S4325-1-4

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

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P.O. Drawer 731
Jackson, Mississippi 39205-0731
Telephones: (601) 359-1031
WATS 1-800-826-2499 (In State)
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January 1, 1986 through December 31, 1986

JEAN S. PORTER, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI
1206 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205-0731

OFFICE OF THE COMMISSIONER

TELEPHONE 601 359 1031

To the Honorable Senate
and House of Representatives

Pursuant to the requirements of Section 81-1-113, Mississippi Code of 1972, Annotated, the Report of the Department of Banking and Consumer Finance is presented herewith.

The report reflects the operations of the Department for the calendar year 1986.

Sincerely yours,

Jean S. Porter
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to Mary 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Re-appointed September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) (Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow*	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith*	December 15, 1980 to March 21, 1984
Jean S. Porter	March 22, 1984

*Deceased

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STATE BOARD OF BANKING REVIEW

James M. Biglane, Chairman	Natchez	March 24, 1989
Sylvia Jackson	Greenville	March 24, 1988
Bobby P. Martin	Ripley	March 24, 1990
Roger I. Martin	Purvis	March 24, 1987
Bill J. Roberson	Hernando	March 24, 1991

STATE CREDIT UNION BOARD

Louis E. Fancher, Jr.	Greenwood	July 1, 1984
V. H. Frederic	Pascagoula	July 1, 1987
Hubert Owens	Yazoo City	July 1, 1986
Jean S. Porter, Commissioner	Jackson	March 22, 1988
Paul Slater	Pascagoula	July 1, 1986

DEPARTMENT OF BANKING AND CONSUMER FINANCE

Jean S. Porter	Jackson	Commissioner
Alanson V. Turnbough	Jackson	Deputy Commissioner
Helen Napier	Jackson	Administrative Examiner
Billy P. Lane	Jackson	Review Examiner
Grace J. Ray	Jackson	Secretary - Banking
N. Rosina Echols	Jackson	Administrative Secretary
K. Dianne Hazard	Jackson	Administrative Assistant

STATE BANKING EXAMINERS

John S. Allison	Jackson	Chief Review Examiner
Ronald L. Bailey	Kosciusko	Bank Examiner III
Ronald W. Bond	Clinton	Bank Examiner III
Theresa L. Brady	Columbus	Bank Examiner II
Karmalea S. Brantley	Jackson	Bank Examiner I
Joseph C. Creely	Jackson	Bank Examiner I
Stanley W. Cunningham	Louisville	Bank Examiner II
Glenn G. Driskell	Jackson	Bank Examiner II
Newton E. Ford	Brandon	Bank Examiner III
Gregory L. Goldberg	Jackson	Bank Examiner II
Pamela A. Hawkins	Jackson	Bank Examiner I
Bobbie L. Hillman	Jackson	Bank Examiner I
John R. Jackson	Jackson	Review Examiner
Lisa L. Lion	Jackson	Bank Examiner I
Charlotte A. Meiners	Jackson	Bank Examiner I
John J. Miller	Natchez	Bank Examiner I
Robert S. Moore	Southaven	Bank Examiner I
Jerry W. Ray	Louisville	Bank Examiner III
William E. Stone	Meridian	Bank Examiner III
Jeffrey L. Sutton	Jackson	Bank Examiner Trainee
Billy M. Tannehill	Jackson	Bank Examiner III
Ted S. Warren	Jackson	Bank Examiner III

STATE BANKING EXAMINERS - SMALL LOANS

John R. Childress	Flora	Chief Review Examiner - Small Loans
Hayward L. Harmon	Batesville	Small Loan Examiner II
John T. Miller	Jackson	Small Loan Examiner III
Clark Simmons, Jr.	McComb	Small Loan Examiner III

STATE BANKING EXAMINERS - CREDIT UNIONS

Terry E. Dodgen	Brandon	Credit Union Examiner III
James R. Harrison	Columbus	Credit Union Examiner III

STATUTORY AUTHORITIES

Mississippi Code of 1972

Banks	Sections 81-1-1, et seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et. seq.
Lenders Licensed under the	
Small Loan Regulatory and	Sections 76-67-101, et. seq.
Small Loan Privilege Tax Acts	Sections 75-67-201, et. seq.
Motor Vehicle Finance Act	Sections 61-19-1, et. seq.
Trust Companies	Sections 83-3-3, et. seq.

BANKING FACILITIES

December 31, 1986

	State	National	Total
Parent Banks	108	29	137
Branch Banks	100	41	141
Branch Offices	259	241	500
Drive-In Teller Windows	119		119
Electronic Terminals (Off Premises)	24	10	34
*Includes Drive-In Teller Windows	610	321	931
Electronic Terminals (On Premises)	88	44	132

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Bay Springs	Bay Springs Bank Securities Corporation (Chartered July 10, 1980)
Gulfport	Hancock Bank Securities Corporation (Chartered December 17, 1936)
Jackson	Magnolia Bank Securities Corporation (Chartered September 27, 1979) (Dormant)
Mantee	Mantee Bank Securities Corporation (Chartered July 11, 1984)
Meridian	First United Bank Securities Corporation (Chartered October 29, 1979)
Newton	Newton County Bank Securities Corporaton (Chartered January 28, 1936)
Tupelo	Tupelo Bank Securities Corporation (Chartered February 14, 1936) (Dormant)

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Jackson	First Trust Company (Inactive)
Jackson	Guardian Trust Company

SCHOOLS/SEMINARS/TRAINING PROGRAM

Federal Reserve Schools/Seminars	
Atlanta, Georgia	
John Allison	$ 615.40
Ron Bailey	791.20
Ron Bond	706.00
Stanley Cunningham	806.97
J. R. Jackson	623.30
Theresa Brady (2)	1,508.96
Jerry Ray	663.25
Lisa Lion	847.34
LSU School of Banking	
Baton Rouge, Louisiana	
Jerry Ray	420.41
Ron Bailey	353.19
FDIC Examiners Training Program	
Arlington, Virginia	
W. E. Stone	769.82
CSBS - School for Beginning Examiners	
Fayetteville, Arkansas	
Pam Hawkins	1,133.38
Charlotte Nicholson	854.38
John J. Miller	1,160.88
LSU School of Banking Seminar	
Baton Rouge, Louisiana	
John Allison	168.66
J. R. Jackson	186.28
FDIC/FFEIC Bank Analysis Course	
Washington, D.C.	
W. E. Stone	1,141.57
CSBS School for Intermediate Examiners	
Denver, Colorado	
Theresa Brady	1,309.71
John Mobley	1,307.26
	$15,367.96

TUITION

CSBS - School for Beginning Examiners	
Fayetteville, Arkansas	
Pam Hawkins	$ 200.00
Charlotte Nicholson	200.00
John J. Miller	200.00
School of Banking of the South	
Baton Rouge, Louisiana	
Ron Bond	1,100.00
Ron Bailey	1,100.00
	$ 2,800.00

FUND 3511 — BANKING
January 1, 1986 - December 31, 1986

Beginning Balance - January 1, 1986			$ 876,278.11
INCOME:			
Bank Assessments		$1,034,904.02	
Credit Union Examinations		55,900.00	
Call Reports		196.90	
Telephone Refund		60.26	
Branch Applications/Mergers		24,600.00	
Guardian Trust Examination		400.00	
USA vs. 12 Acres Land; Monroe Co.		353.46	
Refund on Typewriter		450.00	
ABA Registration Refund - A.V. Turnbough		630.00	
			1,117,494.64
Refund of Prior Year Disbursements			2,013.35
Total Income			1,995,736.10
DISBURSEMENTS:			
Salaries	$773,579.15		
Per Diem	360.00		
Annual Leave	6,411.82		
Social Security	55,769.69		
Retirement	67,688.13		
Employment Security	1,731.37		
Insurance	26,361.54		
Worker's Compensation	4,917.05		
		936,818.75	
Subsistence-In State	175,478.60		
Travel-In State	113,902.80		
Other-In State	10,695.73		
Subsistence-Out of State	13,277.85		
Travel-Out of State	1,867.74		
Public Carrier	10,686.00		
Other-Out of state	6,890.61		
		332,799.33	
Tuition	3,945.00		
Postage	10,184.00		
Telephone - Local	4,957.50		
Telephone - Long Distance	13,152.48		
Telephone - Line Rentals	4,781.50		
Legal Notices	220.90		
Transportation	58.93		
Equipment Rental	11,827.82		
Bureau of Buildings-Rental	22,717.00		
Repairs - furniture & Equipment	2,555.59		
Servicing Building (Carpet)	250.71		
Professional Fees, Legal	12,143.72		
Professional Fees, Other	100.00		
Other Fees and Services	1,040.00		
Bond Premiums	496.00		
Dues & Subscriptions	12,272.40		
Other Ad Valorum Taxes	22.56		
		100,726.11	

Printing, Binding	5,154.00		
Duplication	1,355.88		
Office Supplies	3,171.25		
Paper Supplies	874.71		
Maps, Manuals	813.05		
Photo & Reproduction Supplies	34.50		
Hardware	3.50		
All Other Supplies	482.28		
		11,889.17	
Furniture & Equipment	5,127.85		
		5,127.85	
Total Disbursements			(1,387,361.21)
Ending Balance - December 31, 1986			$ 608,374.89

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

	Bank Examinations (Regular)	Bank Examinations (Special)	Surveys
Allison, John S.	29	6	13
Bailey, Ronald L.	38		
Bond, Ronald W.	44		
Brady, Theresa L.	40		
Creely, Joseph C.	39		
Cunningham, Stanley W.	41		
Driskell, Glenn G.	37		
Ford, Newton E.	40	1	
Goldberg, Gregory L.	41		
Hawkins, Pamela A.	38		
Jackson, John R.	34	3	
Lion, Lisa L.	40		
McDowell, Mark W.	19		
Miller, John J.	38		
Mobley, Jr., John C.	16		
Moore, Robert S.	42		
Nicholson, Charlotte A.	42		
Ray, Jerry W.	36		
Sinclair, Roger L.	17		
Stone, William E.	35	1	
Sutton, Jeffrey L.	17		
Tannehill, Billy M.	27	2	
Warren, Ted S.	37		

FUND 3510 — SMALL LOAN
January 1, 1986 - December 31, 1986

January 1, 1986 Beginning Balance			$ 367,885.11
INCOME:			
License Fees - Lenders		$ 195,300.00	
License Fees - Motor Vehicle		26,100.00	
License Fees - Sale of Checks		6,990.00	
Examinations - Lenders		88,474.00	
Examinations - Motor Vehicle		12,921.00	
Penalties		300.00	
Other - Miscellaneous		360.00	
			330,445.00
Total Income			698,330.11
DISBURSEMENTS:			
Salaries	$159,478.56		
Retirement	13,954.32		
Social Security	11,402.64		
Workers Comp.	810.95		
Insurance	4,733.00		
Unemployment Ins.	300.00		
		190,679.47	
Subsistence - In-state	28,208.13		
Travel - In-state	20,080.40		
Other - In-state	1,928.75		
Subsistence - Out-of-state	5,317.36		
Travel - Out-of-state	1,286.60		
Other - Out-of-state	1,312.28		
		58,133.52	
Postage	587.00		
Telephone - Local	533.00		
Telephone - Line Rental	198.50		
Telephone - Long Distance	3,304.53		
Rent - Office	120.00		
Rent - Equipment	704.00		
Bur. of Buildings - Rental	11,533.00		
Repairing & Service Office Equipment	316.00		
Dues & Subscriptions	270.80		
Transportation	2.50		
		17,569.33	
Printing, Binding	1,554.75		
Office Supplies & Materials	287.27		
Paper Supplies	10.36		
Maps, Manuals, Periodicals	25.00		
All Other Office Supplies	136.00		
		2,013.38	
Furniture & Equipment	335.10		
		335.10	
			(268,730.80)
December 31, 1986 Ending Balance			$ 429,599.31

DEPT. OF BANKING AND CONSUMER FINANCE
STAFF DISBURSEMENTS — 12/31/86

	SALARIES	TRAVEL
John E. Allison	$ 37,552.95	$ 17,724.33
Ronald L. Bailey	27,425.04	15,161.81
Ronald W. Bond	32,329.80	12,853.21
Theresa Brady	20,902.74	15,612.73
Joseph Creely	18,382.50	14,361.97
Stanley Cunningham	24,690.96	13,034.88
Terry E. Dodgen	29,407.80	10,180.41
Glenn G. Driskell	20,140.92	15,015.49
N. Rosina Echols	16,008.36	
Newton E. Ford	33,477.72	16,137.38
Gregory Goldberg	23,856.00	13,811.34
James R. Harrison	31,536.72	12,988.54
Pamela Hawkins	18,265.96	14,885.03
K. Dianne Hazard	17,246.80	
John R. Jackson	33,738.66	13,103.08
Billy P. Lane	34,500.48	795.24
Lisa Lion	23,960.40	12,901.42
Mark W. McDowell	8,513.79	6,803.44
John J. Miller	18,271.22	14,996.21
Robert S. Moore	18,032.88	14,515.43
Charlotte Nicholson	18,265.96	14,256.44
Jean S. Porter	41,000.00	11,905.72
Grace J. Ray	23,250.72	
Jerry W. Ray	32,173.32	15,633.31
W. E. Stone	34,500.48	13,615.37
Jeffrey Sutton	6,800.60	5,833.91
Billy M. Tannehill	34,500.48	11,408.12
Alanson V. Turnbough	40,469.76	2,960.66
Ted S. Warren	34,500.48	11,224.20
John C. Mobley, Jr.	12,047.64	7,442.31
Roger L. Sinclair	12,683.20	5,972.12
Cheryl Ann Sorrels	1,556.58	
J. R. Childress	35,022.24	13,859.19
Hayward L. Harmon	24,440.40	9,990.98
John T. Miller	32,496.84	11,472.44
Helen Napier	35,022.24	4,007.37
Clark Simmons	32,496.84	13,733.66
TOTAL	$ 939,469.48	
Banking Board		616.10
Lynn Mitchell		1,645.05
Paul Knighten		473.96
		390,932.85

REPORT OF CONDITION

December 31, 1986

	State	National	Total
Number of Banks	**108**	**29**	**137**
Number of Branches	**502**	**292**	**794**
ASSETS			
Cash and balances due from depository institutions			
a. Noninterest-bearing balances and currency and coin	538,747	640,292	1,179,039
b. Interest-bearing balances	131,235	105,482	236,717
Securities	3,240,717	2,153,972	5,394,689
Federal funds sold and securities purchased under agreements to resell	427,160	705,313	1,132,473
Loans and lease financing receivables:			
a. Loans and leases, net of unearned income	4,851,461	4,380,664	9,232,125
b. LESS: Allowance for loan and lease losses	73,654	70,078	143,732
c. LESS: Allocated transfer risk reserve			
d. Loans and leases, net of unearned income, allowance, and reserve	4,777,807	4,310,586	9,088,393
Assets held in trading accounts	6,088	40,172	46,260
Premises and fixed assets (including capitalized leases)	202,421	168,367	370,788
Other real estate owned	42,678	25,710	68,388
Investments in unconsolidated subsidiaries and associated companies	3,774		3,774
Customers' liability to this bank on acceptances outstanding			
Intangible assets	19,423	27,188	46,611
Other assets	176,305	140,263	316,568
TOTAL ASSETS	9,566,355	8,317,345	17,883,700
LIABILITIES			
Deposits			
a. In domestic offices			
(1) Noninterest-bearing	1,455,142	1,421,231	2,876,373
(2) Interest-bearing	6,966,955	5,263,254	12,230,209
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs			
(1) Noninterest-bearing			
(2) Interest-bearing		306	306
Federal funds purchased and securities sold under agreements to repurchase	168,465	921,424	1,089,889
Demand notes issued to the U.S. Treasury	24,582	9,083	33,665
Other borrowed money	52,272	36,091	88,363
Mortgage indebtedness and obligations under capitalized leases	14,320	4,348	18,668
Bank's liability on acceptances executed and outstanding			
Notes and debentures subordinated to deposits	9,809	4,510	14,319
Other liabilities	106,473	91,365	197,838
TOTAL LIABILITIES	8,798,018	7,751,612	16,549,630
Limited-life preferred stock			
EQUITY CAPITAL			
Perpetual preferred stock	877		877
Common stock	73,197	47,549	120,746
Surplus	638,092	436,770	1,074,862
Undivided profits and capital reserves	56,171	81,414	137,585
Cumulative foreign currency translation adjustments			
TOTAL EQUITY CAPITAL	768,337	565,733	1,334,070
TOTAL LIABILITIES, LIMITED-LIFE PREFERRED STOCK, AND EQUITY CAPITAL	9,566,355	8,317,345	17,883,700

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

(Dollar Amounts in Thousands)
December 31, 1986

Biloxi	Metropolitan National Bank	148,230
Clarksdale	First National Bank of Clarksdale	79,016
Cleveland	First National Bank of Bolivar County	16,820
Columbus	First Columbus National Bank	153,742
Corinth	National Bank of Commerce of Corinth	85,165
Gulfport	Gulf National Bank	86,967
Hazlehurst	Copiah Bank, N.A.	60,156
Iuka	First American National Bank	40,367
Jackson	Consumer National Bank	13,370
Jackson	Deposit Guaranty National Bank	2,962,997
Jackson	Great Southern National Bank	201,298
Jackson	Trustmark National Bank	2,503,599
Laurel	The Commercial National Bank and Trust Co.	153,131
Lexington	First National Bank of Holmes County	67,264
Lucedale	First National Bank of Lucedale	28,547
McComb	Pike County National Bank	28,376
Meridian	The Citizens National Bank of Meridian	262,717
Natchez	Britton & Koontz First National Bank	83,226
New Albany	First National Bank	128,481
Oxford	The First National Bank of Oxford	56,230
Pascagoula	Citizens National Bank	39,849
Picayune	First National Bank of Picayune	50,680
Pontotoc	The First National Bank of Pontotoc	78,857
Rosedale	First National Bank	13,691
Starkville	National Bank of Commerce of Mississippi	304,379
Tupelo	First Citizens National Bank	259,817
Vicksburg	First National Bank of Vicksburg	204,587
Vicksburg	Merchants National Bank	135,757
West Point	The First National Bank of West Point	50,545
Wiggins	First National Bank of Wiggins	19,484
		8,317,345

TOTAL ASSETS OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

(Dollar Amounts in Thousands)
December 31, 1986

Amory	Security Bank of Amory	78,997
Anguilla	Bank of Anguilla	42,231
Baldwyn	Farmers and Merchants Bank	41,877
Batesville	Batesville Security Bank	75,900
Bay St. Louis	Merchants Bank & Trust Company	110,315
Bay Springs	First United Bank	185,042
Bay Springs	Jasper County Bank	43,360
Belzoni	Citizens Bank & Trust Company	108,742
Belzoni	Guaranty Bank and Trust Company	63,480
Benoit	Bank of Benoit	6,524
Biloxi	Jefferson Bank	23,909
Biloxi	The Peoples Bank of Biloxi	183,998
Bolton	The Merchants Bank	3,176
Brandon	Rankin County Bank	166,996
Brookhaven	State Bank & Trust Company	57,721
Bruce	Farmers and Merchants Bank	17,501
Byhalia	Citizens Bank	20,255
Carthage	The Carthage Bank	81,480
Charleston	Tallahatchie County Bank	21,896
Clarksdale	United Southern Bank	318,363
Cleveland	The Cleveland State Bank	93,874
Cleveland	The Valley Bank	21,692
Coldwater	Citizens Bank	21,290
Collins	Covington County Bank	20,933
Collins	State Bank and Trust Company	27,881
Columbia	The Citizens Bank	79,189
Columbus	UniSouth Banking Corporation	108,463
Como	State Bank of Como	19,090
Corinth	The Security Bank	106,000
Crystal Springs	Bank of the South	9,930
DeKalb	Commercial Bank of DeKalb	44,309
Duck Hill	Duck Hill Bank	14,348
Edwards	The Bank of Edwards	13,791
Ellisville	Merchants and Manufacturers Bank of Ellisville	62,066
Falkner	The Bank of Falkner	18,774
Fayette	The Jefferson County Bank	6,722
Flora	Bank of Flora	30,275
Forest	The Bank of Forest	62,044
Forest	Farmers and Merchants Bank	58,301
Foxworth	Foxworth Bank	45,291
Greenwood	Bank of Commerce	71,507
Grenada	Sunburst Bank	1,184,715
Gulfport	Hancock Bank	901,202
Hernando	The Hernando Bank	81,723
Hollandale	Bank of Hollandale	37,137
Holly Springs	Bank of Holly Springs	38,679
Holly Springs	First State Bank	40,084
Holly Springs	Merchants & Farmers Bank of Holly Springs	28,823

Indianola	Peoples Bank of the Delta	57,300
Indianola	Planters Bank and Trust Company	108,984
Iuka	The Iuka Guaranty Bank	63,699
Kilmichael	Bank of Kilmichael	21,127
Kosciusko	Merchants and Farmers Bank	222,863
Laurel	Bank of Laurel	65,274
Lexington	Holmes County Bank & Trust Company	44,795
Louisville	Citizens Bank & Trust Company	54,544
Lucedale	Bank of Lucedale	53,037
Macon	Merchants & Farmers Bank	58,633
Magee	Bank of Simpson County	42,610
Mantee	The Bank of Mantee	23,777
Marks	Citizens Bank & Trust Company of Marks	37,818
McComb	First Bank	192,913
Meadville	Bank of Franklin	56,622
Mendenhall	Peoples Bank	54,453
Morton	Bank of Morton	39,116
Morton	Citizens Bank and Trust Company	28,310
Natchez	United Mississippi Bank	83,442
New Albany	Bank of New Albany	101,148
New Augusta	Perry County Bank	21,273
Newton	Newton County Bank	71,849
North Carrollton	Peoples Bank & Trust Company	11,139
Oakland	Bank of North Mississippi	14,452
Okolona	The Bank of Okolona	23,813
Pascagoula	Merchants & Marine Bank	127,910
Philadelphia	Bank of Philadelphia	55,050
Philadelphia	The Citizens Bank of Philadelphia	120,155
Port Gibson	The Mississippi Southern Bank	25,038
Port Gibson	Port Gibson Bank	43,718
Purvis	Lamar County Bank	49,960
Quitman	Southeast Mississippi Bank	64,439
Quitman	The Stonewall Bank	10,773
Raleigh	The Bank of Raleigh	33,110
Raymond	Merchants and Planters Bank	21,150
Richton	Richton Bank and Trust Company	32,443
Ripley	The Peoples Bank	114,162
Ruleville	The Bank of Ruleville	13,010
Sardis	Bank of Sardis	22,776
Senatobia	Peoples Bank of Senatobia	54,825
Senatobia	Senatobia Bank	43,378
Shelby	The Bank of Bolivar County	11,644
Starkville	Security State Bank	160,263
Taylorsville	Smith County Bank	40,305
Tunica	Northwest Bank	25,821
Tunica	Planters Bank	37,026
Tupelo	Bank of Mississippi	1,089,002
Tupelo	The Peoples Bank & Trust Company	436,716
Tylertown	Walthall Citizens Bank	26,779
Vicksburg	The American Bank	23,743
Walnut	The Bank of Walnut	13,603
Walnut Grove	Bank of Walnut Grove	19,668
Water Valley	Bank of Water Valley	49,570
Water Valley	The Mechanics Savings Bank of Water Valley	42,863
Waynesboro	First State Bank	111,648
Webb	The Bank of Webb	5,292
Wiggins	Bank of Wiggins	45,452
Winona	Bank of Winona	41,969
Woodville	Commercial Bank	29,928
Yazoo City	Bank of Yazoo City	70,279
		9,566,355

BANK CHANGES - 1986

Crossgates Branch Office, Suite A, 3 Stonegate Drive, Brandon, a branch office of the Citizens Bank & Trust Company, Morton, opened for business, January 20, 1986.

Pearlington Branch Office, State Highway 604, Pearlington, a branch office of the Hancock Bank, Gulfport, opened for business, February 4, 1986.

Merchants and Farmers Bank, Columbus, by charter amendment, changed the corporate title of the bank to UniSouth Banking Corporation, effective February 18, 1986.

Planters Bank and Trust Company, Ruleville, by charter amendment, changed the domicile of the bank from 118 North Ruby Avenue, Ruleville, to 212 Catchings Avenue, Indianola, effective March 1, 1986.

Planters Bank and Trust Company, 118 North Ruby Avenue, Ruleville, established as a branch bank of Planters Bank and Trust Company, Indianola, effective March 1, 1986.

West Canal Branch Office, Picayune, a drive-in teller window of the Hancock Bank, Gulfport, changed the domicile of the drive-in teller window from 700 West Canal Street to Canal and Norwood Streets, both locations within Picayune, effective March 4, 1986.

The Valley Bank, Rosedale, by charter amendment, changed the domicile of the bank from 100 Main Street, Rosedale, to North Sharpe Avenue and East Sunflower Road, Cleveland, effective March 21, 1986.

Rosedale Branch Bank, 100 Main Street, Rosedale, established as a branch bank of The Valley Bank, Cleveland, effective March 21, 1986.

North Bay Branch Office, Highway 67 and Seymour Avenue, Biloxi, a branch office of the Jefferson Bank, Biloxi, opened for business, April 7, 1986.

Calhoun City Branch Bank, Calhoun City, a branch bank of The Peoples Bank & Trust Company, Tupelo, changed the domicile of the branch bank from its present location approximately one-half mile south to another site, both locations on Highway 9, Calhoun City, effective April 7, 1986.

South Gloster Street Branch Office, 963 South Gloster Street, Tupelo, a drive-in teller window of the Unisouth Banking Corporation, Columbus, opened for business, April 8, 1986.

West Main Street Branch Office, 2402 West Main Street, Tupelo, a drive-in teller window of the UniSouth Banking Corporation, Columbus, opened for business, April 8, 1986.

Liberty Branch Office, a branch office of the First Bank, McComb, changed the domicile of the branch office from Highway 569 North to 832 East Main Street, both locations within Liberty, effective April 21, 1986.

Atrium North Branch Office, 645 South Wheatley, Ridgeland, a drive-in teller window of the Grenada Bank, Grenada, opened for business, May 5, 1986.

Grenada Interim Bank, Grenada, merged with and under the charter of the Grenada Bank, Grenada, effective at the close of business, May 20, 1986.

Home Mortgage Center Branch, 2434 West Main Street, Tupelo, a branch office of the Bank of Mississippi, Tupelo, opened for business, May 23, 1986.

Crossgates Branch Office, a branch office of the Citizens Bank and Trust Company, Morton, changed the domicile of the branch office from 3 Stonegate Drive to 1 Stonegate Drive, both locations within Brandon, effective June 7, 1986.

Money Market (Kroger Super Store), 602 North Davis Avenue, Cleveland, a branch bank of the Grenada Bank, Grenada, opened for business, June 19, 1986.

Planters Bank and Trust Company, Louise, a branch office of Planters Bank and Trust Company, Indianola, changed the domicile of the branch office from 104 Front Avenue to Highway 49 and West Silver Creek Road, both locations within Louise, effective June 30, 1986.

Midtown Motor Branch Office, 510 Cass Street, Corinth, a branch office of The Security Bank, Corinth, discontinued operations at the close of business, July 3, 1986.

Trust Department Branch Office, 510 Fillmore Street, Corinth, a branch office of The Security Bank, Corinth, discontinued operations at the close of business, July 3, 1986.

The Security Bank, Corinth, changed the domicile of the bank from 501 Waldron Street to 512 Taylor Street, both locations within Corinth, effective July 7, 1986.

Madison Branch Office, 100 Old Canton Road at Highway 51 South, Madison, a branch office of the Merchants and Farmers Bank, Kosciusko, opened for business, August 18, 1986.

Bank of Holcomb, Highways 7 and 8, Holcomb, a branch office of the Grenada Bank, Grenada, discontinued operations at the close of business, August 29, 1986.

Greenwood Branch Bank, Greenwood, a branch bank of The Valley Bank, Cleveland, changed the domicile of the branch bank from 214 West Washington Avenue to 916 Highway 82 West, both locations within Greenwood, effective September 22, 1986.

Kreole Branch Office, Kreole, a branch office of Hancock Bank, Gulfport, changed the domicile of the branch office from 6830 Grierson Street to the intersection of Myrtle Street and Kreole Avenue, both locations within Kreole, effective September 29, 1986.

Planters Bank and Trust Company, 800 East Grand Avenue, Inverness, a branch office of Planters Bank and Trust Company, Indianola, opened for business, September 30, 1986.

The Bank of the Delta, Indianola, consolidated with and under the charter of the Peoples Bank of Indianola, Indianola, with the establishment of the former Bank of the Delta as a branch bank, 410 Highway 82 East, Indianola, effective at the close of business, September 30, 1986.

Peoples Bank of Indianola, Indianola, by charter amendment, changed the name of the bank to Peoples Bank of the Delta, Indianola, effective September 30, 1986.

Tunica County Bank, Tunica, by charter amendment, changed the name of the bank to Northwest, Tunica, effective October 10, 1986.

Express Bank, 201 Norfleet Drive, Senatobia, a drive-in teller window of the Senatobia Bank, Senatobia, opened for business, October 13, 1986.

Grenada Bank, Grenada, by charter amendment, changed the name of the bank to Sunburst Bank, Grenada, effective October 28, 1986.

The Valley Bank, Cleveland, changed the domicile of the bank from Sunflower Road and Highway 8 North to North Sharpe Avenue and East Sunflower Road, both locations within Cleveland, effective November 4, 1986.

Highway 8 West Branch Office, Sunflower Road and Highway 8, Cleveland, established as a branch office of The Valley Bank, Cleveland, effective November 4, 1986.

Purchase of certain assets and assumption of liability to pay deposits made in The American Bank of Jackson County, Moss Point, by the Sunburst Bank, Grenada, and the establishment of branch banks in Moss Point and Pascagoula, was consummated at the close of business, December 1, 1986.

Merchants and Manufacturers Bank of Ellisville, Ellisville, changed the domicile of the bank from 116 South Front Street to 300 Jessamine Street, both locations within Ellisville, effective December 5, 1986.

Money Market (Kroger Super Store), 2315 Highway 82 East, Greenville, a branch bank of Sunburst Bank, Grenada, opened for business, December 18, 1986.

The Bank of Leland, Leland, merged with and under the charter of the Sunburst Bank, Grenada, with the establishment of the former Bank of Leland and drive-in teller window established as branch banks effective at the close of business, December 22, 1986.

Consumer Lending Division, 100 Vieux Marche Mall, Biloxi, a branch office of The Peoples Bank of Biloxi, Biloxi, opened for business, December 23, 1986.

First Mississippi National Bank, Hattiesburg, merged with and under the charter of the Bank of Mississippi, Tupelo with the establishments of branch banks at Hattiesburg (6), Biloxi (6), Florence, Gulfport (2), Jackson (5), Lumberton, Ocean Springs, Pearl, Petal and Richland, effective at the close of business, September 31, 1986).

Mount Olive Bank, Mount Olive, merged with and under the charter of the Sunburst Bank, Grenada, with establishment of branch banks at Mount Olive (2) and Collins, effective at the close of business, December 31, 1986.

South Mississippi Bank, Prentiss, merged with and under the charter of the Sunburst Bank, Grenada, with establishment of branch banks at Prentiss (2), Bassfield and Hattiesburg, effectie at the close of business, December 31, 1986.

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
Batesville Security Bank Batesville	Security Capital Corporation Batesville	January 7, 1983
First United Bank Bay Springs	First United Financial Corporation Bay Springs	November 2, 1979
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982
Citizens Bank & Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
The Peoples Bank of Biloxi Biloxi	Peoples Financial Corporation Biloxi	March 13, 1985
Rankin County Bank Brandon	Rankin Commerce Corporation Brandon	November 13, 1984
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
Citizens Bank Byhalia	Marshall Financial Corporation Byhalia	October 24, 1984
The Carthage Bank Carthage	The Sasser Corporation Carthage	December 26, 1980
Tallahatchie County Bank Charleston	Tallahatchie Holding Company Charleston	January 13, 1984
United Southern Bank Clarksdale	United Southern Corporation Clarksdale	November 28, 1983
The Valley Bank Cleveland	Valley Capital Corporation Rosedale	May 21, 1982
Citizens Bank Coldwater	Tate Financial Corporation Coldwater	October 2, 1984
State Bank of Como Como	SBS Financial Corporation Como	December 30, 1982
The Security Bank Corinth	Second Security Corporation Corinth	May 8, 1980
Commercial Bank of DeKalb DeKalb	Commercial Capital Corporation DeKalb	August 20, 1984
Merchants and Manufacturers Bank of Ellisville Ellisville	M & M Financial Corporation Ellisville	July 13, 1978
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
Bank of Flora Flora	Flora Financial Corporation Flora	June 23, 1981

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
The Bank of Forest Forest	First Forest Corporation Forest	August 17, 1983
Farmers and Merchants Bank Forest	Farmers and Merchants Corporation Forest	February 9, 1978
Foxworth Bank Foxworth	Foxworth Corporation Foxworth	July 6, 1982
Sunburst Bank Grenada	Grenada Sunburst System Corporation Grenada	April 11, 1986
Hancock Bank Gulfport	Hancock Holding Company Gulfport	May 30, 1984
The Hernando Bank Hernando	Gateway Capital Corporation Hernando	June 17, 1982
First State Bank Holly Springs	First State Capital Corporation Holly Springs	April 16, 1984
Peoples Bank of the Delta Indianola	Peoples Bank of Indianola, Inc. Indianola	May 16, 1979
Planters Bank and Trust Company Indianola	Planters Holding Company Indianola	January 8, 1981
Merchants and Farmers Bank Kosciusko	First M & F Corporation Kosciusko	October 11, 1979
Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	November 29, 1981
Citizens Bank and Trust Company Louisville	CB&T Capital Corporation Louisville	May 13, 1985
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982
The Bank of Manee Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank McComb	First Southwest Corporation McComb	October 16, 1981
Citizens Bank and Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
United Mississippi Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980

ONE-BANK HOLDING COMPANIES - STATE

Bank	Holding Company	Approval Date
Newton County Bank Newton	Newton County Bancorporation, Inc. Newton	November 29, 1985
Peoples Bank & Trust Company North Carrollton	Peoples Commerce Corporation North Carrollton	May 15, 1985
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 14, 1982
The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capital Corporation Port Gibson	November 16, 1981
Lamar County Bank Purvis	Lamar County Corporation Purvis	October 1, 1986
Southeast Mississippi Bank Quitman	Southeast Mississippi Corportation Quitman	December 2, 1983
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
Peoples Bank of Senatobia Senatobia	Peoples Commercial Services Corporation Senatobia	March 7, 1983
Security State Bank Starkville	Security Financial Corporation Starkville	April 25, 1983
Bank of Mississippi Tupelo	Bancorp of Mississippi, Inc. Tupelo	April 9, 1982
The Peoples Bank and Trust Company Tupelo	The Peoples Holding Company Tupelo	April 22, 1983
Walthall Citizens Bank Tylertown	Walthall Capital Group, Ltd. Tylertown	March 11, 1983
Bank of Water Valley Water Valley	Lakes Capital Corporation Water Valley	June 17, 1986
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

Alphabetized by Counties and Cities within Counties

December 31, 1986

STATE OF MISSISSIPPI

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	2
		United Mississippi Bank	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
Alcorn	Corinth	National Bank of Commerce of Corinth	3
		The Security Bank	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Cornith	
Amite	Gloster	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Liberty	Trustmark, National Bank Branch, Trustmark National Bank, Jackson	
		Liberty Branch Office Branch, First Bank, McComb	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Kosciusko	Merchants and Farmers Bank	2
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	1
Benton	Ashland	Merchants & Farmers Bank Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
		First National Bank Branch, First National Bank New Albany	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	The Cleveland State Bank	2
		First National Bank of Bolivar County	1
		The Valley Bank	1
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	3
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	

COUNTY	CITY	BANK
	Rosedale	First National Bank
		Rosedale Branch Bank Branch Bank, The Valley Bank, Cleveland
	Shaw	Sunburst Bank Branch Bank, Sunburst Bank, Grenada
	Shelby	The Bank of Bolivar County
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada
Calhoun	Bruce	Farmers and Merchants Bank
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo
	Calhoun City	Sunburst Bank Branch, Sunburst Bank, Grenada
		Calhoun City Branch Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo
	Derma	Sunburst Bank Branch, Sunburst Bank, Grenada
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi Tupelo
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
		Carroll County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi Tupelo	
	Houston	Sunburst Bank Branch Bank, Sunburst Bank Grenada	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Okolona	The Bank of Okolona	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
Choctaw	Ackerman	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	1
		Ackerman Branch Office Branch, Merchants and Farmers Bank Kosciusko	
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	
		Port Gibson Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Clarke	Enterprise	Bank of Enterprise Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Quitman	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Jackson	
	Quitman	Southeast Mississippi Bank	
		The Stonewall Bank	
		Bank of Quitman Branch, Great Southern National Bank, Jackson	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	West Branch Office Branch, Southeast Mississippi Bank Quitman	
		Stonewall Branch Bank Branch Bank, The Stonewall Bank, Quitman	
Clay	West Point	First National Bank of West Point	2
		Bank of Mississippi Branch Bank, Bank of Mississippi Tupelo	1
		Clay County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
Coahoma	Clarksdale	First National Bank of Clarksdale	2
		United Southern Bank	3

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	2
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
		Sunburst Bank Branch, Sunburst Bank, Grenada	
	Lula	Lula Branch Office Branch, United Southern Bank, Clarksdale	
		Sunburt Bank Branch, Sunburst Bank, Grenada	
Copiah	Crystal Springs	Bank of the South	
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	2
		Bank of Crystal Springs Branch, Copiah Bank, N.A., Hazlehurst	
	Gallman	Gallman Branch Office Branch, Copiah Bank, N.A., Hazlehurst	
	Georgetown	Trustmark National Bank Branch, Trustmark National Bank, Jackson	
	Hazlehurst	Copiah Bank, N.A.	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Wesson	Wesson Branch Office Branch, Copiah Bank, N.A., Hazlehurst	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Covington	Collins	Covington County Bank	
		State Bank & Trust Company	1
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
	Mount Olive	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	
DeSoto	Hernando	The Hernando Bank	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Olive Branch Branch Bank Branch Bank, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Olive Branch Branch, The Hernando Bank, Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
	Southaven	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	2
		Bank of Southaven Branch, The Hernando Bank, Hernando	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Walls	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Walls Branch, Northwest Bank, Tunica	
Forrest	Hattiesburg	Sunburst Bank Branch Bank, Grenada Bank, Grenada	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		Bank of Hattiesburg Branch, Great Southern National Bank Jackson	2
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	6

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	5
	Petal	Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank, Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	2
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	
		Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
		Sunburst Bank	3
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
Hancock	Bay St. Louis	Merchants Bank & Trust Company	1
		Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
	Diamondhead	Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laborities Branch Office Branch, Hancock Bank, Gulfport	
	Pearlington	Pearlington Branch Office Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	Jefferson Bank	2
		Metropolitan National Bank	4

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		The Peoples Bank of Biloxi	3
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	5
	Gulfport	Gulf National Bank	2
		Hancock Bank	7
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	3
		Gulfport Branch Branch, Metropolitan National Bank, Biloxi	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Gulfport Office Branch, Deposit Guaranty National Bank, Jackson	
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Bank, Gulfport	1
	Lyman	Lyman Branch Office Branch, Hancock Bank, Gulfport	
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Harrison-Continued:	Pass Christian	Pass Christian Branch Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Clinton Branch Branch, Trustmark National Bank, Jackson	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
	Edwards	Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	22
		Great Southern National Bank	3
		Trustmark National Bank	17
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	9
		United Mississippi Bank Branch Bank, United Mississippi Bank, Natchez	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	4
	Raymond	Merchants and Planters Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Terry	Sunburst Bank Branch Bank, Sunburst Bank Grenada	
	Utica	Utica Branch Office Branch, Merchants National Bank, Vicksburg	
Holmes	Durant	Peoples Bank of Durant Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Durant Branch Branch, First National Bank of Holmes County, Lexington	
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	
		Guaranty Bank and Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	
	Louise	Planters Bank and Trust Company Branch, Planters Bnk and Trust Company, Indianola	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Fulton Branch Office Branch, UniSouth Banking Corporation, Columbus	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi Tupelo	
	Tremont	Tremont Branch Office Branch, UniSouth Banking Corporation, Columbus	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Hancock Bank, Gulfport	
		Escatawpa Branch Office Branch Bank of Lucedale, Lucedale	
		Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	Gautier Branch Branch, Metropolitan National Bank, Biloxi	
		Gautier Branch Office Branch, Hancock Bank, Gulfport	
		Singing River Mall Branch Office Branch, Hancock Bank, Gulfport	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Gautier Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Hurley	East Central Branch Office Branch, Bank of Lucedale Lucedale	
	Kreole	Kreole Branch Office Branch, Hancock Bank, Gulfport	
	Moss Point	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
		Pascagoula - Moss Point Bank Branch Bank, Hancock Bank, Gulfport	
		Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Ocean Springs	Ocean Springs Branch Branch, Metropolitan National Bank, Biloxi	1
		Ocean Springs Branch Office Branch, The Peoples Bank of Biloxi, Biloxi	
		Ocean Springs State Bank Branch Bank, Hancock Bank, Gulfport	
		St. Martins Branch Office Branch, Hancock Bank, Gulfport	
		Ocean Springs Branch Office Branch, Citizens National Bank, Pascagoula	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, Metropolitan National Bank, Biloxi	
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
		Pascagoula - Moss Point Bank Branch Bank, Hancock Bank, Gulfport	
	Wade	Wade Branch Office Branch, Merchants & Marine Bank, Pascagoula	
Jasper	Bay Springs	First United Bank	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, First United Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank, Bay Springs	
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
Jefferson	Fayette	The Jefferson County Bank	
		United Mississippi Bank Branch, United Mississippi Bank, Natchez	
Jefferson Davis	Bassfield	Sunburst Bank Branch Bank, Sunburst Bank Grenada	

COUNTY	CITY	BANK
	Preston	Sunbury Bank Branch Bank, Sunbury Bank, Grenada
		Preston Branch Office Branch, First Bank, McComb
Jones	Ellisville	Merchants and Manufacturers Bank of Ellisville
		Bank of Ellisville Branch, Bank of Laurel, Laurel
	Laurel	Bank of Laurel
		The Commercial National Bank and Trust Company of Laurel
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson
		Laurel Branch Office Branch, The Citizens National Bank of Meridian, Meridian
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville
	Soso	Soso Branch Office Branch, South County Bank, Tuckersville
Kemper	DeKalb	Commercial Bank of DeKalb
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	3
		Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
		Oxford Bank & Trust Company Branch Bank, Merchants and Farmers Bank, Kosciusko	1
Lamar	Lumberton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Marion	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank Branch Bank, First United Bank, Bay Springs	5
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	7
		Bank of Meridian Branch, Great Southern National Bank, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lawrence	Monticello	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Monticello Branch Office Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	Silver Creek Branch Office Branch, First Bank, McComb	
Leake	Carthage	The Carthage Bank	2
		The Citizens National Bank of Carthage Branch, The Citizens National Bank of Meridian, Meridian	
		Carthage Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	1
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants and Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, The Citizens Bank of Philadelphia, Philadelphia	
	Walnut Grove	Bank of Walnut Grove	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Mooreville Branch Office Branch, UniSouth Banking Corporation, Columbus	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Bank of Mississippi	10
		The Peoples Bank & Trust Company	5
		Tupelo Branch Office Branch, UniSouth Banking Corporation, Columbus	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First National Bank Branch, First National Bank, New Albany	
	Verona	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leflore	Greenwood	Bank of Greenwood	2
		Greenwood Branch Bank Branch Bank, The Valley Bank Cleveland	
		Sunburst Bank Branch, Sunburst Bank, Grenada	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Itta Bena	Sunburst Bank Branch, Sunburst Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Trustmark National Bank, Jackson	
	Brookhaven	State Bank & Trust Company	2
		Brookhaven Bank and Trust Company Branch, Trustmark National Bank, Jackson	4
		Brookhaven Branch Office Branch, First Bank, McComb	1
Lowndes	Artesia	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, First Columbus National Bank Columbus	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Columbus	First Columbus National Bank	5
		UniSouth Banking Corporation	4
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	New Hope	New Hope Branch Office Branch, UniSouth Banking Corporation, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
		Canton Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
	Flora	Bank of Flora	
	Madison	Madison Branch Bank Branch, Trustmark National Bank, Jackson	
		Madison Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Ridgeland	Sunburst Bank Branch, Sunburst Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Northpark Branch Office Branch, Deposit Guaranty National Bank, Jackson	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Ridgeland Branch Office Branch, Merchants and Farmers Bank, Kosciusko	1
Marion	Columbia	The Citizens Bank	2
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhalia	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Slayden	Slayden Bank Branch, Bank of Holly Springs Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		Aberdeen Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	1
	Amory	Security Bank of Amory	3
		Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Hamilton	Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Sunburst Bank Branch, Sunburst Bank, Grenada	
		Merchants and Farmers Bank of Winona Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
Neshoba	Philadelphia	Bank of Philadelphia	3
		The Citizens Bank of Philadelphia	4
		Philadelphia Branch Branch, The Citizens National Bank of Meridian, Meridian	
Newton	Decatur	Decatur Branch Branch, Great Southern National Bank, Jackson	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	
	Newton	Newton County Bank	1
	Union	Union Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Merchants & Farmers Bank	
		The Citizens National Bank of Meridian Branch, The Citizens National Bank of Meridian, Meridian	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Shuqualak	Shuqualak Branch Bank Branch Bank, The Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Starkville Branch Bank Branch Bank, Merchants & Farmers Bank, Kosciusko	1
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Security Bank	2
		Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw Branch Bank, State Bank of Como, Como	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pope	Pope Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
Pearl River	Picayune	First National Bank of Picayune	2
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
	Poplarville	First United Bank Branch Bank, First United Bank, Bay Springs	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
	Runnelstown	Runnelstown Branch Office Branch, Perry County Bank, New Augusta	
Pike	Magnolia	First Bank Branch Bank, First Bank, McComb	
	McComb	First Bank	3
		Pike County National Bank	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	2
	Osyka	Osyka Branch Office Branch, First Bank, McComb	
	Summit	First Bank Branch, First Bank, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Pontotoc	The First National Bank of Pontotoc	1
		Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Farmers & Merchants Bank	1
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
	Booneville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
		Bank of Mississippi Branch, Bank of Mississippi, Tupelo	1
		The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Jumpertown	Jumpertown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, United Southern Bank, Clarksdale	
		Sledge Branch Office Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Rankin County Bank	1
		First United Bank Branch Bank, First United Bank, Bay Springs	
		Bellegrove Branch Office Branch, Trustmark National Bank, Jackson	
		Crossgates Branch Office Branch, Citizens Bank and Trust Company, Morton	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Florence	Florence Branch Office Branch, Rankin County Bank, Brandon	
		Bank of Mississippi Branch, Bank of Mississippi Tupelo	
	Flowood	Flowood Branch Office Branch Bank, Rankin County Bank Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	First United Bank Branch, First United Bank, Bay Springs	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
		Pearl - Airport Branch Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Branch Office Branch, Trustmark National Bank, Jackson	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pelahatchie	Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	

COUNTY	CITY	BANK
		Pelahatchie Branch Office Branch, Citizens Bank and Trust Company, Morton
	Pachuta	Pachuta Branch Office Branch, First United Bank, Bay Springs
	Richland	Richland Branch Office Branch, Bankers Country Bank, Brandon
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo
Scott	Forest	The Bank of Forest
		Farmers and Merchants Bank
	Lake	Newton County Bank Branch, Newton County Bank, Newton
	Morton	Bank of Morton
		Citizens Bank and Trust Company
	Sebastopol	Sebastopol Branch Bank Branch Bank, The Citizens Bank of Philadelphia, Philadelphia
Sharkey	Anguilla	Bank of Anguilla
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Simpson	Magee	Bank of Simpson County	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
		Magee Branch Bank Branch Bank, Peoples Bank, Mendenhall	
	Mendenhall	Peoples Bank	
		Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
	Sanatorium	Senatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank Taylorsville	
	Raleigh	Bank of Raleigh	2
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Indianola	Peoples Bank of the Delta	2
		Planters Bank and Trust Company	2
	Inverness	Planters Bank and Trust Company Branch, Planters Bank and Trust Company, Indianola	
	Moorhead	Sunburst Bank Branch Bank, Sunburst Bank Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Indianola	
	Sunflower	Sunflower Branch Office Branch, Planters Bank and Trust Company, Indianola	
Tallahatchie	Charleston	Tallahatchie County Bank	
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	
	Sumner	Sunburst Bank Branch, Sunburst Bank Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	2
		Senatobia Branch Office Branch, Citizens Bank, Coldwater	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tippah	Blue Mountain	First National Bank Branch, First National Bank New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	3
		Ripley Branch Office Branch, The Bank of Falkner, Falkner	
		Ripley Branch Branch, First National Bank New Albany	
	Walnut	The Bank of Walnut	1
		Walnut Branch Office Branch, The Bank of Falkner, Falkner	
Tishomingo	Belmont	Belmont Branch Branch, First American National Bank, Iuka	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Tunica	Tunica	Northwest Bank	
		Planters Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Walthall Citizens Bank	
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	1
Warren	Vicksburg	The American Bank	1
		First National Bank of Vicksburg	8
		Merchants National Bank	4
		Vicksburg Branch Office Branch, Deposit Guaranty National Bank, Jackson	1
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allan	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Sunburst Bank Branch Bank, Sunburst Bank Grenada	6
		Washington Branch Office Branch, Bank of Hollandale, Hollandale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Greenville Branch Office Branch, Planters Bank and Trust Company, Indianola	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	3
	Hollandale	Bank of Hollandale	1
		Guaranty Bank and Trust Company Branch Bank, Guaranty Bank and Trust Company, Belzoni	
	Leland	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	1
		Trustmark National Bank Branch, Trustmark National Bank, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	First State Bank	1
		Bank of Wayne County Branch, Great Southern National Bank, Jackson	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Webster	Eupora	Sunburst Bank Branch Bank, Sunburst Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	The Bank of Manee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	
	Woodville	Commercial Bank	
Winston	Louisville	Citizens Bank & Trust Company	1
		Sunburst Bank Branch Bank, Sunburst Bank, Grenada	2
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		The Mechanics Savings Bank of Water Valley	3
		Sunburst Bank Branch, Sunburst Bank, Grenada	
Yazoo	Benton	Benton Branch Branch, Deposit Guaranty National Bank, Jackson	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2

Banks Conducting Business Listing Branches*

December 31, 1986

* Under provisions of Section 81-5-99, 81-5-100, and 81-7-5, Mississippi Code of 1972, prior to June 30, 1986, and Sections 81-7-7 and 81-7-8, on and after July 1, 1986.

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Security Bank of Amory P. O. Box 270 Amory 38821			Fifth Street Branch Office Amory Glendale Branch Office Amory South Amory Branch Office Amory
Bank of Anguilla P. O. Box 188 Anguilla 38721		Cary Branch Office P. O. Box 99 Cary 39054 Rolling Fork Branch Office P. O. Box 184 Rolling Fork 39159 Mayersville Branch Office Mayersville	Rolling Fork Drive-In Rolling Fork
Farmers and Merchants Bank P. O. Box 278 Baldwyn 38824		Marietta Branch Office P. O. Box 100 Marietta 38856	Northview Branch Office Baldwyn

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Batesville Security Bank P. O. Box 690 Batesville 38606		Peoples Bank of Quitman County P. O. Box 257 Marks 38646	Express Branch Office Batesville Thomas Street Branch Office Batesville
Merchants Bank & Trust Company P. O. Box 70 Bay St. Louis 39520	###	Broad Avenue Electronic Terminal Gulfport Gulfport Branch Office P. O. Box 1420 Gulfport 39501 Hardy Court Center Branch Office Gulfport Long Beach Branch Office P. O. Box 285 Long Beach 39560 Harrison Central Branch Office Orange Grove Waveland Branch Office P. O. Box 50 Waveland 39576	Beach Boulevard Branch Office Bay St. Louis Courthouse Road drive-In Gulfport Downtown Gulfport Drive-In Gulfport Waveland West Branch Office Waveland

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — Continued

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
First United Bank P. O. Box 468 Bay Springs 39422	First United Bank P. O. Box 27 Brandon 39042	Heidelberg Branch Office P. O. Drawer 5 Heidelberg 39439	First United Bank Drive-In Bay Springs
	First United Bank P. O. Box 991 Meridian 39301	East Branch Office Meridian	
	First United Bank P. O. Box 1061 Picayune 39466	North Branch Office Meridian	
	First United Bank P. O. Box 512 Poplarville 39470	South Branch Office Meridian	
		Village Fair Branch Office Meridian	
		West Branch Office Meridian	
		Pearl Branch Office P. O. Box 6171 Pearl 39208	
		Puckett Branch Office Puckett	
Jasper County Bank P. O. Box 705 Bay Springs 39422		Heidelberg Branch Office Heidelberg	Downtown Motor Branch Office Bay Springs

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Citizens Bank & Trust Company P. O. Box 677 Belzoni 39038	Citizens Bank & Trust Company Canton Branch Bank P. O. Box 668 Canton 39046	Bank of Holly Bluff P. O. Box 158 Holly Bluff 39088 Citizens Bank & Trust Company P. O. Box 202 Isola 38754 Fifteenth Street Branch Office Yazoo City Yazoo City Branch Office P. O. Box 1087 Yazoo City 39194	
Guaranty Bank and Trust Company P. O. Box 657 Belzoni 39038	Guaranty Bank and Trust Company P. O. Box 306 Hollandale 38748		Guaranty Bank Drive-In Belzoni
Bank of Benoit P. O. Box 278 Benoit 38725			
Jefferson Bank P. O. Box 1419 Biloxi 39533		Edgewater Branch Office Biloxi North Bay Branch Office Biloxi	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Peoples Bank of Biloxi P. O. Drawer 529 Biloxi 39533		Consumer Lending Division Biloxi	
		d'Iberville-St. Martin Branch Office Biloxi	
		West Biloxi Branch Office Biloxi	
		Ocean Springs Branch Office Ocean Springs	
The Merchants Bank P. O. Box 217 Bolton 39401			
Rankin County Bank P. O. Box 66 Brandon 39042	Flowood Branch Bank P. O. Box 5689 Flowood 39208	Crossgates Branch Office Brandon	
		Florence Branch Office Florence	
		Lakeland Drive Branch Office Flowood	
		Pearl Branch Office P. O. Box 5689 Pearl 39208	
		### The Connexion Pearl	

Off premise electronic terminal.

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Pelahatchie Branch Office P. O. Box 247 Pelahatchie 39145 Richland Branch Office Richland	
State Bank & Trust Company P. O. Box 319 Brookhaven 39601		West Brook Mart Branch Office Brookhaven	East Side Branch Office Brookhaven
Farmers and Merchants Bank P. O. Box 566 Bruce 38915		Bank of Pittsboro P. O. Box 87 Pittsboro 38951	
Citizens Bank P. O. Box 667 Byhalia 38611		Barton Branch Office Barton Victoria Branch Office P.O. Box 27 Victoria 38679	
The Carthage Bank P. O. Box 437 Carthage 39051		Bank of Edinburg Edinburg 39051	Carthage Shopping Center Branch Office Carthage Highway 16 Branch Office Carthage
Tallahatchie County Bank P. O. Box 47 Charleston 38921			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
## United Southern Bank P.O. Drawer 1059 Clarksdale 38614	## United Southern Bank Batesville Branch Bank P.O. Box 570 Batesville 38606	Crossroads Branch Office Clarksdale	University Avenue Drive-In Oxford
	United Southern Bank Drew Branch Bank P. O. Box 189 Drew 38737	Downtown Branch Office Clarksdale	West Side Motor Bank Branch Oxford
	United Southern Bank Lambert Branch Bank P. O. Box 68 Lambert 38643	Westside Branch Office Clarksdale	
	United Southern Bank Olive Branch Bank 8975 Goodman Road Olive Branch 38654	Court Square Branch Office Batesville	
	United Southern Bank Oxford Branch Bank P. O. Box 768 Oxford 38655	Friars Point Branch Office P. O. Box 38 Frairs Point 39074	
	United Southern Bank Pope Branch Bank Pope 38658	Jonestown Branch Office P. O. Box 6 Jonestown 38639	
	United Southern Bank Tutwiler Branch Bank P. O. Box 97 Tutwiler 38963	Lula Branch Office P. O. Box 158 Lula 38644	
		### Student Union Building Electronic Terminal Oxford	
		Sledge Branch Office P. O. Box 157 Sledge 38670	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Cleveland State Bank P. O. Box 1000 Cleveland 38732	Merigold Bank P. O. Box 305 Merigold 38759	Main Street Branch Office Cleveland West Side Branch Office Cleveland	
The Valley Bank P. O. Box 958 Cleveland 38732	Greenwood Branch Bank The Valley Bank P. O. Box 8287 Greenwood 38930 Rosedale Branch Bank The Valley Bank P. O. Box 430 Rosedale 38769	Highway 8 West Branch Office Cleveland	The Valley Bank Drive-In Rosedale
Citizens Bank P. O. Box A Coldwater 38618		Arkabutla Branch Office Arkabutla Senatobia Branch Office Senatobia	
Covington County Bank P. O. Box 405 Collins 39428			
State Bank and Trust Company P. O. Box 307 Collins 39428		Seminary Branch Office Seminary	Crossroads Branch Office Collins

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Citizens Bank P. O. Box 232 Columbia 39429			Citizens Bank Drive-In Columbia Park Avenue Branch Office Columbia
UniSouth Banking Corporation P. O. Box 431 Columbus 39701		Gateway Branch Office Columbus Leigh Mall Branch Office Columbus Fulton Branch Office P. O.Box 1489 Fulton 38843 Mooreville Branch Office Mooreville New Hope Branch Office New Hope Tremont Branch Office Tremont Tupelo Branch Office Tupelo	Leigh Mall Satellite Branch Office Columbus Mid-City Branch Office Columbus South Gloster Street Branch Office Tupelo West Main Street Branch Office Tupelo
State Bank of Como P. O. Box 246 Como 38619	Bank of Crenshaw P. O. Box C Crenshaw 38621		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — Continued

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Security Bank P. O. Box 1439 Corinth 38834		Shiloh Road Branch Office Corinth Easter Branch Office P. O. Box 403 Easter 38867	College Hill Branch Office Corinth
Bank of the South P. O. Box 817 Crystal Springs 39059			
Commercial Bank of DeKalb P. O. Box 217 DeKalb 39328		Preston Branch Office Preston	
Duck Hill Bank P. O. Box 190 Duck Hill 38925		Elliot Branch Office Elliot	
The Bank of Edwards P.O. Box 328 Edwards 39066			
Merchants and Manufacturers Bank of Ellisville P. O. Box 250 Ellisville 39437		Laurel Branch Office Laurel Sandersville Branch Office P. O. Box 250 Sandersville 39477	Merchants and Manufacturers Drive-In Ellisville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Bank of Falkner P.O. Box 137 Falkner 38629		Ripley Branch Office P. O. Box 574 Ripley 38663 Walnut Branch Office Walnut	
The Jefferson County Bank P. O. Box 277 Fayette 39069			
Bank of Flora P. O. Box 219 Flora 39071		Bank of Bentonia P. O. Box 338 Bentonia 39040	
The Bank of Forest P. O. Box 60 Forest 39074			
Farmers and Merchants Bank P. O. Box 59 Forest 39074			
Foxworth Bank P. O. Box 106 Foxworth 29483		Broad Street Branch Office Columbia Columbia Branch Office Columbia	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Commerce P. O. Box 546 Greenwood 38930		Main Street Branch Office Greenwood Park Avenue Branch Office Greenwood	
Sunburst Bank P. O. Box 947 Grenada 38901	Sunburst Bank P. O. Drawer B Ackerman 39735 Sunburst Bank P. O. Box 338 Baldwyn 38824 Sunburst Bank P. O. Box 98 Bassfield 39421 Sunburst Bank P. O. Box 8 Charleston 38921 Sunburst Bank P. O. Box 100 Clarksdale 38614 Sunburst Bank P. O. Box 1100 Cleveland 38732 Money Market Kroger Super Market Cleveland	Sunburst Plaza Branch Office Grenada Sunburst Bank P. O. Drawer AA Calhoun City 38916 Crossroads Branch Office Clarksdale Westgate Branch Office Clarksdale Sunburst Bank P. O. Box 935 Collins 39428 Sunburst Bank P. O. Box 7 Derma 38916 Sunburst Bank P. O. Box 1537 Greenwood 38930 West Park Avenue Branch Office Greenwood	First Street Branch Office Grenada Village Creek Branch Office Grenada Industrial Branch Office Ackerman ### Downtown Sunny Electronic Terminal Clarksdale Court Street Branch Office Cleveland Shopping Center Branch Office Cleveland Highway 51 Branch Office Crystal Springs Mid-Town Branch Office Crystal Springs Southgate Branch Office Eupora

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Sunburst Bank P. O. Box 610 Crystal Springs 39059 Sunburst Bank P. O. Box 32 Eupora 39744 Sunburst Bank P. O. Box 959 Greenville 38701 Money Market Kroger Super Market Greenville	Sunburst Bank P. O. Box 247 Itta Bena 38941 Capital Towers Branch Office Jackson Sunburst Bank P. O. Box 247 Jonestown 38639 Sunburst Bank P. O. Box 247 Lula 38644	Beauchamp - 82 Branch Office Greenville Goyer Center Branch Office Greenville Highway 1 South Branch Office Greenville Mainstream Mall Branch Office Greenville South Main Branch Office Greenville
	Sunburst Bank P. O. Box 16089 Hattiesburg 39402 Sunburst Bank P. O. Box 271 Houston 38851 Sunburst Bank P. O. Box 23053 Jackson 39225 Sunburst Bank P. O. Box 386 Leland 38756	Sunburst Bank Pearl 39208 Sunburst Bank P. O. Box 38 Sumner 38957 Sunburst Bank P. O. Box 768 Water Valley 38965 Sunburst Bank P. O. Box 351 Winona 38967	Eastgate Branch Office Greenwood Northgate Branch Office Houston ### Colonial Mart Electronic Terminal Jackson I-55 North Branch Office Jackson Lakeland Branch Office Jackson

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Sunburst Bank P. O. Box 511 Louisville 39339		Leavell Woods Branch Office Jackson
	Sunburst Bank P. O. Box 548 Moorhead 38761		Meadowbrook Branch Office Jackson
	Sunburst Bank P. O. Box 746 Moss Point 39563		Metrocenter Branch Office Jackson
	Sunburst Bank P. O. Box 308 Mount Olive 39119		Southwest Branch Office Jackson
	Sunburst Bank P. O. Box 1176 Pascagoula 39567		West 80 Branch Office Jackson
	Sunburst Bank P. O. Box 1108 Prentiss 39474		Sunburst Bank Motor Bank Leland
	Sunburst Bank P. O. Box 549 Shaw 38773		Northgate Branch Office Louisville
			Southgate Branch Office Louisville
	Sunburst Bank P. O. Box 67 Shelby 38774		Sunburst Bank Motor Bank Mount Olive
	Sunburst Bank P. O. Box 169 Southaven 38671		Sunburst Bank Motor Bank Prentiss
			Atrium North Branch Office Ridgeland

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)		BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Sunburst Bank P. O. Box 67 Terry 39170			Goodman Road Branch Office Southaven
Hancock Bank P. O. Box 4019 Gulfport 39502	Hancock Bank P. O. Box 431 Bay St. Louis 39520	##	Bayou View Branch Office Gulfport	Valley Branch Office Southaven
	Pascagoula - Moss Point Bank P. O. Box 686 Moss Point 39563	###	Broad Avenue Handy Bank Gulfport	Motor Branch Drive-In Gulfport
	Ocean Springs State Bank P. O. Drawer 609 Ocean Springs 39564		Mississippi City - Handsboro Branch Office Gulfport	Highway 90 Branch Office Bay St. Louis
	Pascagoula - Moss Point Bank P. O. Box 1029 Pascagoula 39567		Northeast Branch Office Gulfport	West Canal Branch Office Picayune
	Hancock Bank P. O. Drawer H. Pass Christian 39571		Norwood Village Branch Office Gulfport	
	Bank of Picayune P. O. Box 879 Picayune 39466		Seabee Branch Office Gulfport	
			Edgewater Branch Office Biloxi	
			Diamondhead Branch Office Diamondhead	
			Escatawpa Branch Office P. O. Box 367 Escatawpa 39563	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Bank of Commerce P. O. Box 428 Poplarville 39470		
		NSTL Branch Office Gainesville	
		Gautier Branch Office Gautier	
		Singing River Mall Branch Office Gautier	
		Kreole Branch Office Kreole	
		Long Beach Branch Office P. O. Box 355 Long Beach 39560	
		Pineville Road Branch Office Long Beach	
		Lyman Branch Office Lyman	
		St. Martins Branch Office Ocean Springs	
		Doctors Plaza Branch Office Pascagoula	
		Market Street Branch Office Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Scarbrook Branch Office Pascagoula	
		Pearlington Branch Office Pearlington	
	Bank of Shelby Shelby	Montgomery County Bank Winona	Eastgate Branch Office Greenwood
	Coahoma Bank Southaven	Yalobusha County Bank Water Valley	North Gate Branch Office Houston
—		Northside Branch Office Picayune	
		Southside Branch Office Picayune	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Hernando Bank P. O. Box 328 Hernando 38632		Bank of Horn Lake P. O. Box 86 Horn Lake 38637 Bank of Olive Branch P. O. Box 489 Olive Branch 38654 Bank of Southaven Southaven	I-55 Drive-In Hernando
Bank of Hollandale P. O. Box 98 Hollandale 38748		Arcola Branch Office Arcola Lake Washington Branch Office P. O. Box B Glen Allan 38744 Washington County Bank Greenville	East Branch Office Hollandale
Bank of Holly Springs P. O. Box 250 Holly Springs 38635		Abbeville Bank Abbeville Potts Camp Bank P. O. Box 367 Potts Camp 38659 Slayden Bank Slayden	
First State Bank P. O. Box 580 Holly Springs 38635		Michigan City Branch Office Michigan City Mount Pleasant Branch Office Mount Pleasant	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Merchants & Farmers Bank of Holly Springs P. O. Box 700 Holly Springs 38635		Merchants & Farmers Bank P. O. Box 86 Ashland 38603	Merchants & Farmers Bank Drive-In Holly Springs
Peoples Bank of the Delta P. O. Box 28 Indianola 38751	Delta Branch Bank Peoples Bank of the Delta Indianola	Highway 82 Branch Office Indianola	
Planters Bank and Trust Company P. O. Box 31 Indianola 38751	Plants Bank and Trust Company P. O. Box 6 Ruleville 38771	Greenville Branch Office P. O. Box 1152 Greenville 38701	
		South Greenville Branch Office Greenville	
		Downtown Branch Office Indianola	
		### Planters Plus Indianola	
		Planters Bank and Trust Company Inverness 38753	
		Planters Bank and Trust Company P. O. Box 188 Louise 39097	
		Sunflower Branch Office P. O. Box 278 Sunflower 38778	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Iuka Guaranty Bank P. O. Box 377 Iuka 38852			Eastport Street Drive-In Iuka Highway 72 Branch Office Iuka
Bank of Kilmichael P. O. Box 187 Kilmichael 39747			
Merchants and Farmers Bank P. O. Box 520 Kosciusko 39090	Peoples Bank of Durant P. O. Box 391 Durant 39063 Oxford Bank & Trust Company P. O. Box 708 Oxford 38655 Starkville Branch Bank Merchants and Farmers Bank P. O. Box 1467 Starkville 39759	Court Square Branch Office Kosciusko Ackerman Branch Office Merchants and Farmers Bank P. O. Drawer U Ackerman 39735 Canton Branch Office Merchants and Farmers Bank P. O. Box 104 Canton 39046 Liberty Branch Office Canton Ethel Branch Office Merchants and Farmers Bank P. O. Box 207 Ethel 39067	North Side Drive-In Kosciusko Durant Drive-In Durant Highway 12 Drive-In Starkville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Bank of Lena P. O. Box 216 Lena 39094	
		Madison Branch Office Merchants and Farmers Bank Madison 39110	
		Tradewind Branch Office Oxford	
		Country Club Village Branch Office Ridgeland	
		Ridgeland Branch Office Merchants and Farmers Bank P. O. Box 429 Ridgeland 39157	
		Wier Branch Office Merchants and Farmers Bank P. O. Box 218 Wier	
Bank of Laurel P. O. Drawer 1228 Laurel 39440		Chantilly Branch Office Laurel	
		Sawmill Square Mall Branch Office Laurel	
		Bank of Ellisville P. O. Box 400 Ellisville 39437	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Holmes County Bank & Trust Company P. O. Box 642 Lexington 39095		Goodman Branch Office P. O. Box 279 Goodman 39079 Vaiden Branch Office Vaiden West Branch Office P. O. Box 127 West 39192	Highway 12 Plaza Branch Lexington
Citizens Bank & Trust Company P. O. Box 191 Louisville 39339	Noxapater Branch Bank P. O. Box 245 Noxapater 39346		Industrial Branch Office Louisville
Bank of Lucedale P. O. Box 647 Lucedale 39452		Escatawpa Branch Office P. O. Box 1370 Escatawpa 39552 East Central Branch Office P. O. Drawer C Hurley 39555	Luce Center Branch Office Lucedale Mill and Oak Street Branch Office Lucedale
The Merchants & Farmers Bank P. O. Box 31 Macon 39341	Scooba Branch Bank Scooba Shuqualak Branch Bank Shuqualak		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Simpson County P. O. Box 516 Magee 39111		Mendenhall Branch Office Mendenhall	Magee Shopping Center Branch Office Magee
The Bank of Mantee P. O. Box 134 Mantee 39751			
Citizens Bank & Trust Company of Marks P. O. Box 388 Marks 38646	Crowder Branch Bank P. O. Box 128 Crowder 38622	Sledge Branch Office P. O. Box 248 Sledge 38670	
Bank of Franklin P. O. Box 606 Meadville 39653	Bude Branch Bank Bude Roxie Branch Bank Roxie		
Peoples Bank P. O. Box 7 Mendenhall 39114	Magee Branch Bank P. O. Box 777 Magee 39111	Sanatorium Branch Office Sanatorium	
Bank of Morton P. O. Drawer M Morton 39117			Highway 80 East Branch Office Morton
Citizens Bank and Trust Company P. O. Box 480 Morton 39117		Crossgates Branch Office Brandon Pelahatchie Branch Office Pelahatchie	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
First Bank P. O. Box 808 McComb 39648	First Bank P. O. Box 191 Magnolia 39652	Pearl River Ave. Branch Office McComb	South Broadway Branch Office McComb
	First Bank P. O. Box 250 Summit 39666	Southwest Mall Branch Office McComb	
		Brookhaven Branch Office P. O. Box 1281 Brookhaven 39601	
		Brookway Branch Office Brookhaven	
		Liberty Branch Office Liberty	
		Monticello Branch Office P. O. Drawer N Monticello 39654	
		Oskya Branch Office P. O. Box 98 Oskya 39657	
		Prentiss Branch Office P. O. Box Q Pentiss 39474	
		Silver Creek Branch Office P. O. Box 123 Silver Creek 39663	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
United Mississippi Bank P. O. Box 670 Natchez 39120	United Mississippi Bank P. O. Box 5 Clinton 39056 United Mississippi Bank 2866 McDowell Road Jackson 39204	Morgantown Branch Office Natchez Southern Branch Office Natchez United Mississippi Bank P. O. Box 683 Fayette 39069	
Bank of New Albany P. O. Box 811 New Albany 38652		Myrtle Branch Office P. O. Box 10 Myrtle 38650	East Branch Office New Albany Glenfield Branch Office New Albany Medical Branch Office New Albany
Perry County Bank P. O. Box 227 New Augusta 39462		Beaumont Branch Office P. O. Box 218 Beaumont 39423 Perry County Bank P. O. Box 177 McLain 39456 Runnelstown Branch Office Runnelstown	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teiler Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Newton County Bank P. O. Box 120 Newton 39345		Hickory Branch Office Hickory Newton County Bank Lake Newton County Bank P. O. Box 188 Louin 39097	Scanlon Street Drive-in Newton
Peoples Bank & Trust Company P. O. Box 86 North Carrollton 38947		Carrollton Branch Office P. O. Box 132 Carrollton 38917	
Bank of North Mississippi P. O. Box 126 Oakland 38948	Batesville Branch Bank P. O. Box 1035 Batesville 38606 Starkville Branch Bank P. O. Box 1446 Starkville 39759		
The Bank of Okolona P. O. Box 306 Okolona 38860			
Merchants and Marines Bank P. O. Box 729 Pascagoula 39567		Bel-Aire Branch Office Pascagoula Market Street Branch Office Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Escatawpa Branch Office Escatawpa	
		Gautier Branch Office P. O. Box 188 Gautier 39553	
		Moss Point Branch Office P. O. Box 766 Moss Point 39563	
		Wade Branch Office Wade	
Bank of Philadelphia P. O. Box 60 Philadelphia 39350			Court Square Branch Office Philadelphia
			North Branch Office Philadelphia
			South Branch Office Philadelphia
The Citizens Bank of Philadelphia P. O. Box 209 Philadelphia 39350	Carthage Branch Bank P. O. Box 578 Carthage 39051	Choctaw Central Branch Office Philadelphia	Eastside Branch Office Philadelphia
	Sebastopol Branch Bank P. O. Box 65 Sebastopol 39359	Madden Branch Office Madden	Northside Branch Office Philadelphia
	Union Branch Bank Union		Westside Branch Office Philadelphia
			Crossroads Branch Office Carthage

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
The Mississippi Southern Bank P. O. Box 509 Port Gibson 39150			
Port Gibson Bank P. O. Box 608 Port Gibson 39150			
Lamar County Bank P. O. Box 265 Purvis 39475		Sumrall Branch Office P. O. Box 228 Sumrall 39482	
The Stonewall Bank 200 South Archusa Avenue Quitman 39355	The Stonewall Bank P. O. Box 98 Stonewall 39363	Enterprise Branch Office The Stonewall Bank Enterprise 39330	
Southeast Mississippi Bank P. O. Drawer 138 Quitman 39355	Bank of Shubuta P. O. Box 100 Shubuta 39360	West Branch Office Stonewall Bank of Waynesboro P. O. Box 428 Waynesboro 3967	
The Bank of Raleigh P. O. Box 218 Raleigh 39153		Hospital Branch Office Raleigh	The Bank of Raleigh Drive-In Raleigh
Merchants and Planters Bank P. O. Drawer B Raymond 39154		Highway 18 Branch Office Raymond	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Richton Bank and Trust Company P. O. Box 527 Richton 39476			North Richton Branch Office Richton
The Peoples Bank P. O. Box 419 Ripley 38663			East Branch Office Ripley McGill North Branch Office Ripley Mid-Town Branch Office Ripley
Bank of Ruleville P. O. Box 96 Ruleville 38771			
Bank of Sardis P. O. Box 158 Sardis 38666			
Peoples Bank of Senatobia P. O.Box 276 Senatobia 38668		Coldwater Branch Office Coldwater	Downtown Branch Office Senatobia Northwest Branch Office Senatobia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Senatobia Bank P. O. Box 96 Senatobia 38668		Senatobia Bank Independence	East Branch Office Senatobia Express Bank Senatobia
The Bank of Bolivar County P. O. Box 88 Shelby 38744		Duncan Branch Office Duncan Mound Bayou Branch Office Mound Bayou	
Security State Bank P. O. Box 1127 Starkville 39759	Merchants and Farmers Bank Mathiston 39752	Main Street Branch Office Starkville The Motor Branch Starkville 12-25 Industrial Branch Office Starkville Bank of Webster County P. O. Box 919 Eupora 39744 Bank of Sturgis P. O. Box 98 Sturgis 39769	
Smith County Bank P. O. Box 375 Taylorsville 39168		Mize Branch Office P. O. Box 98 Mize 39116 Soso Branch Office P. O. Box 126 Soso 39480	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Northwest Bank P. O. Box 788 Tunica 38676		Bank of Walls P. O. Box 7 Walls 38680	
Planters Bank P. O. Box 127 Tunica 38676			
Bank of Mississippi P. O. Drawer 789 Tupelo 39802	Bank of Mississippi P. O. Drawer 70 Biloxi 39533 Bank of Mississippi P. O. Box 368 Bruce 38915 Bank of Mississippi P. O. Box 1406 Columbus 39703 Bank of Mississippi P. O. Box 32 Corinth 38834 Bank of Mississippi P. O. Drawer 310 Fulton 38843 Bank of Mississippi P. O. Box 924 Grenada 38901	Downtown Branch Office Tupelo Gloster Street Branch Office Tupelo Harrisburg Branch Office Tupelo Home Mortgage Center Branch Office Tupelo Industrial Branch Office Tupelo Presley Heights Branch Office Tupelo Tupelo Mall Branch Office Tupelo Bank of Mississippi P. O. Box 787 Aberdeen 39730	Downtown Mall Drive-In Tupelo One Mississippi Plaza Drive-In Tupelo Tupelo Mall Drive-In Tupelo Highway 45 Branch Office Aberdeen Crosstown Branch Office Booneville Highway 72 Branch Office Corinth Whitehaven Branch Office Grenada North Jackson Street Branch Office Houston

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Bank of Mississippi P. O. Box 1231 Hattiesburg 39401	Edgewater Plaza Branch Office Biloxi	Bank of Mississippi Drive-In Louisville
	Bank of Mississippi P. O. Box 468 Hernado 38632	Keesler AFB Branch Office Biloxi	West Main Street Branch Office West Point
	Bank of Mississippi P. O. Box 1605 Jackson 39205	North Biloxi Branch Office Biloxi	
	Bank of Mississippi P. O. Box 538 Louisville 39339	Pass Road Branch Office Biloxi	
	Bank of Mississippi P. O. Box 292 Lumberton 39455	Water Street Branch Office Biloxi	
		Bank of Mississippi P. O. Box 192 Booneville 38829	
		Bank of Mississippi P. O. Drawer B Nettleton 38858	Bank of Mississippi P. O. Box D Ecru 38841
		Bank of Mississippi P. O. Box 127 Olive Branch 38654	Bank of Mississippi P. O. Box 8595 Florence 39073
		Bank of Mississippi P. O. Box 38 Southaven 38671	Bank of Mississippi P. O. Box 2636 Gulfport 39505

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	Bank of Mississippi P. O. Box 657 West Point 39773	Gulf Coast Gateway Branch Office Gulfport	
		Bank of Mississippi P. O. Box 36 Hamilton 39746	
		Broadway Mart Branch Office Hattiesburg	
		Hardy Street Branch Office Hattiesburg	
		Main Street Branch Office Hattiesburg	
		Medical Center Branch Office Hattiesburg	
		University Branch Office Hattiesburg	
		Bank of Mississippi P. O. Box 218 Houlka 38850	
		Bank of Mississippi P. O. Box 112 Houston 38852	
		DeVille Plaza Branch Office Jackson	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
		Lakeland Branch Office Jackson	
		McFadden Road Branch Office Jackson	
		Medical Center Branch Office Jackson	
		Bank of Mississippi P. O. Box 8 Mantachie 38855	
		Bank of Mississippi P. O. Drawer AE Ocean Springs 39564	
		Holiday Industrial Park Branch Office Olive Branch	
		Bank of Mississippi Pearl 39208	
		Bank of Mississippi P. O. Box 505 Petal 39465	
		Bank of Mississippi Richland 39218	
		Bank of Mississippi P. O. Box 159 Sherman 38869	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Mississippi Continued		Bank of Mississippi P. O. Box 92 Vardaman 38878	
The Peoples Bank & Trust Company P. O. Box 709 Tupelo 38802	Bank of Amory P. O. Box 150 Amory 38821	## Northside Branch Office Tupelo	East Main Branch Office Tupelo
	The Peoples Bank & Trust Company P. O. Box 309 Booneville 38829	## Medical Center Branch Office Tupelo	Third Street Drive-In Amory
	The Peoples Bank & Trust Company Calhoun City Branch Bank P. O. Box 566 Calhoun City 38916	## Traceway Branch Office Tupelo	Northgate Branch Office Booneville
	## The Peoples Bank & Trust Company P. O. Box 390 Corinth 38834	## Westgate Branch Office Tupelo	## Hi-way 15 By Pass Branch Pontotoc
	Bank of Pontotoc P.O. Box 270 Pontotoc 38863	Aberdeen Branch Office Aberdeen	East Main Branch Office West Point
		### William Teller Terminal Aberdeen	Merchants and Farmers Bank Drive-In Winona
		### East Side Terminal Amory	
		Eastgate Branch Office Booneville	
		### Triangle Terminal Booneville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
	The Peoples Bank & Trust Company P. O. Box C Saltillo 38866	### William Teller Terminal Corinth	
	Panola County Bank P. O. box 97 Sardis 38666	Guntown Branch Office Guntown	
	Carroll County Bank P. O. Box 78 Vaiden 39176	Hatley Branch Office Hatley	
	## Clay County Bank P. O. Box 1337 West Point 39773	Jumpertown Branch Office Jumpertown	
	Merchants and Farmers Bank of Winona P. O. Box 471 Winona 38967	Plantersville Branch Office Plantersville	
The Peoples Bank & Trust Company Continued:		### William Teller Terminal Sardis	
		Shannon Branch Office P. O. Box 26 Shannon 38868	
		Smithville Branch Office P. O. Box 126 Smithville 38870	
		### William Teller Terminal West Point	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Walthall Citizens Bank P.O. Box 232 Tylertown 39667			
The American Bank P. O. Box 149 Vicksburg 39180		Battlefield Branch Office Vicksburg	
The Bank of Walnut P. O. Box 38 Walnut			The Bank of Walnut Motor Branch Walnut
Bank of Walnut Grove P. O. Box 189 Walnut Grove 38189			
Bank of Water Valley P. O. Box 688 Water Valley 38965		Bank of Coffeeville Coffeeville	Downtown Branch Office Water Valley
The Mechanics Savings Bank of Water Valley P. O. Box 707 Water Valley 38965			Jeff Davis Branch Office Water Valley The Mechanics Savings Drive-In Water Valley * North Main Street Branch Office Water Valley

STATEMENT OF CONDITION
LICENSEES UNDER THE MISSISSIPPI SMALL LOAN LAWS
as of December 31, 1986

ASSETS	AMOUNT Mil	Thou	Hun
Cash on hand and in banks	4	978	000
Accounts receivable	69	694	600
*Loans receivable (Under Small Loan Act)	702	382	200
Real Estate (Less reserve for depreciation - building)	3	317	400
Furniture, fixtures and equipment (Less reserve for depreciation)	5	558	900
Accrued interest receivable	2	570	000
Deferred charges and prepaid expenses	2	361	000
Due from home office and/or subsidiaries	26	353	000
Other assets (Organization or development expenses, cost of financing, etc.)	48	014	500
TOTAL ASSETS	865	229	600
LIABILITIES AND CAPITAL			
Accounts payable	5	626	700
Notes payable	130	380	000
Deferred income and unearned charges	166	778	900
Due home office and/or subsidiaries	449	590	800
Other liabilities	9	900	700
Capital stock (If corporation)	6	713	400
Net worth (If individual or partnership)	3	410	300
Surplus	38	301	400
Undivided profits	33	447	500
Reserve for bad debts	19	801	800
Other reserves	1	278	100
TOTAL LIABILITIES AND CAPITAL	865	229	600

LENDER LICENSEES

Aberdeen	City Finance Company Easy Finance of Aberdeen, Inc. First Family Financial Services, Inc. United Credit Corp. of Aberdeen
Ackerman	Ackerman Finance, Inc.
Amory	Amory Finance Corporation Easy Finance of Amory, Inc. First Family Financial Services, Inc. Personal Finance Corporation
Ashland	National Loans, Inc.
Batesville	City Finance Company First Family Financial Services, Inc. Personal Finance, Company Treasurer Loans of Batesville
Bay St. Louis	City Finance Company Credit Center of Bay St. Louis Sears Consumer Financial Corporation
Bay Springs	Bay Springs Finance Company, Inc. Central Credit Corporation Money, Inc. of Bay Springs
Belmont	First Citizen Loans, Inc.
Belzoni	Peoples Financial Services
Biloxi	Aetna Finance Company Associates Financial Services Company BarclaysAmerican/Financial, Inc. Beneficial Mississippi, Inc. Credit Center of Biloxi, Inc. Credit, Center of North Biloxi Credithrift of America, Inc. First Jefferson Financial Services First Magnolia Credit, Inc. Gulf South Mortgage of Biloxi, Inc. Mercury Finance Company of Mississippi Metropolitan Acceptance Corporation
Biloxi	Republic Finance of Mississippi, Inc. Sears Consumer Financial Corporation (2) Tower Loan of Mississippi, Inc.
Booneville	Easy Finance of Booneville, Inc. First Family Financial Services National Loans, Inc. Sears Consumer Financial Corporation World Finance of Booneville, Inc.
Brandon	Credithrift of America, Inc. Sears Consumer Financial Corporation
Brookhaven	Commercial Credit Corporation Credit Center of Brookhaven, Inc. First Family Financial Services, Inc. Loans, Inc. of Brookhaven Ole Brook Finance Company Republic Finance, Inc. Sears Consumer Financial Corporation
Bruce	Gulfco Finance Company

Canton	Credit Center of Canton, Inc.
	Easy Finance Company
	First Family Financial Services, Inc.
	State Financial Services
	Tower Loan of Mississippi, Inc.
Carthage	Atco Company, Inc. of Carthage
	Family Budget Service, Inc.
	Sears Consumer Financial Corporation
	Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company
Clarksdale	City Finance Company
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	National Loans, Inc.
Cleveland	Beneficial Mississippi, Inc.
	City Finance Company
	Defenbaugh & Company, Inc.
	First Family Financial Services
Cleveland	National Loans, Inc.
	Sears Consumer Financial Corporation
Clinton	Credit Center of Clinton
	Sears Consumer Financial Corporation
Collins	Dixieland Finance, Inc.
	Service Finance Corporation
Columbia	Credit Loans, Inc.
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Republic Finance, Inc.
	Service Finance Corporation
Columbus	Aetna Finance Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Mississippi, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credit Center of Columbus
	Easy Finance of Columbus, Inc.
	Fleet Finance, Inc.
	Loans, Inc. of Columbus
	Mr. Budget, Inc.
	Personal Finance Company
	Sears Consumer Financial Corporation (3)
	Security Mutual Finance Corporation
	United Companies Mortgage
	World Finance of Columbus, Inc.
Corinth	City Finance Company
	Commercial Credit Corporation
	First Citizens Loans, Inc.
	First Family Financial Services, Inc.
	1st State Loans of Corinth
	Personal Finance Company
	Treasurer Loans, Inc.
	Treasurer Loans, Inc. d/b/a First American Loans
Crystal Springs	Sun Finance Corporation
	Sunburst Financial Services
DeKalb	Kemper Finance Inc.
Drew	Tower Loan of Mississippi, Inc.

Durant	State Financial Services, Inc.
Ellisville	Tower Loan Brokers of Ellisville
Escatawpa	Singing River Mortgage Company
Eupora	Personal Finance Company of Eupora, Inc. Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Forest	First Family Financial Services, Inc. First Forest Finance, Inc. Modern Loan and Finance Tower Finance Company, Inc.
Fulton	City Finance Company Fulton Insurance, Inc. Itawamba Loans, Inc. Personal Finance Corporation
Gautier	Credithrift of America, Inc. Sears Consumer Financial Corporation
Greenville	Aetna Finance Company BarclaysAmerican/Financial, Inc. Beneficial Mississippi, Inc. City Finance Company Commercial Credit Corporation Credithrift of America, Inc. EBCO Budget Service, Inc. Fleet Finance, Inc. Gulfco Finance Company Manufacturers Hanover Consumer Services, Inc. Norwest Financial Mississippi, Inc. Sears Consumer Financial Corporation (2) Sunburst Financial Services Tower Loan of Mississippi, Inc. United Companies Mortgage of Mississippi
Greenwood	City Finance Company Commercial Crecdit Corporation First Family Financial Services, Inc. Gulfco Finance Company Mutual Credit Corporation Republic Finance, Inc. Sunburst Financial Services Tower Lown of Mississippi, Inc.
Grenada	Allied Credit Corporation of Mississippi C & F Financial Services City Finance Company Commercial Credit Corporation Defenbaugh Finance First Family Financial Services, Inc. Personal Finance Company Sears Consumer Financial Corporation Security Mutual Finance Corporation Sunburst Financial Services Treasurer Loans of Batesville, Inc.
Gulfport	Aetna Finance Company Allstate Discount & Credit Corporation Associates Financial Services Company Avco Financial Services

	Chrysler First Financial Services
	City Finance Company
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Gulfport, Inc.
	Credit Center of Downtown Gulfport, Inc.
	Credithrift of America, Inc.
	Fidelity Financial Services, Inc.
	Personal Finance Company (2)
	First Consumer Financing Corporation
	First Guaranty Finance
	Fleet Finance, Inc.
	Gulfport Finance Company, Inc.
Gulfport	Gulf South Mortgage, Inc.
	Harrison Financial Services, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Manufacturers Hanover Consumer Services, Inc.
	Merrell Mortgage Corporation
	Mr. Money Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	Sears Consumer Financial Corporation (2)
	Service Finance Corporation
	Southeastern Financial Services, Inc.
	Sunbelt Financial Services
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Hattiesburg	Aetna Finance Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Mississippi, Inc.
	C & F Financial Services
	CMB Financial Services, Inc.
	Central Financial Services, Inc.
	Chrysler First Financial Services
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	Easy Finance of Hattiesburg, Inc.
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Fleet Finance, Inc.
	Geddie Financial Services, Inc.
	H.F.S. of Hattiesburg, Inc.
	Jet Finance Service, Inc.
	Landmark Financial Services
	Loan, Inc. of Hattiesburg
	Manufacturers Hanover Consumer Services, Inc.
	Personal Finance Company
	Sears Consumer Financial Corporation (2)
Hattiesburg	Service Finance Corporation of Hattiesburg
	Southeastern Financial Services
	Southern Funding, Inc.
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi

Hazelhurst	Copiah Finance Company, Inc. First Family Financial Services, Inc.
Heidelberg	Money, Inc. of Heidelberg
Hernando	Massey Loans, Inc. National Loans, Inc.
Hollandale	Peoples Financial Services
Holly Springs	City Finance Company First Family Financial Services, Inc. National Loans, Inc.
Houston	First Family Financial Services, Inc. Personal Finance Corporation United Credit Corporation of Houston
Indianola	City Finance Company Credit Center of Indianola, Inc. First Family Financial Services, Inc. Gulfco Finance Company
Iuka	First Citizens Loans, Inc. Personal Finance Company of Iuka
Jackson	ABC Finance Company Aetna Finance Company (3) Allied Credit Corporation American Savings Mortgage Corporation Associates Financial Services AVCO Financial Services BarclaysAmerican/Financial, Inc. Beneficial Mississippi, Inc. Blazer Financial Services, Inc. C & F Financial Services of Jackson Chrysler First Financial Services City Finance Company Commercial Credit Corporation
Jackson	Credit Center, Inc. Credithrift of America, Inc. (2) DAC Mortgage Company Fleet Finance, Inc. Fidelity Financial Services, Inc. First Family Financial Services, Inc. (2) First City Mortgage, Inc. First Fidelity Financial Services First Magnolia Credit, Inc. Ford Motor Credit Company Friendly Finance Company, Inc. Globe Finance Company, Inc. Green Tree Acceptance, Inc. Gulfco Finance Company HAB-CO Hartford Financial Services Hinds Securities Company Insurance Premium Acceptance Corporation Landmark Financial Services M & F Financial Services, Inc. Major Industries, Inc. Manufacturers Hanover Consumer Services Inc. (2) Mutual Finance, Inc. Norwest Financial Mississippi, Inc. Sears Consumer Financial Corporation (8)

	Security Pacific Finance Corporation
	Service Finance Corporation
	Shelter Financial Services, Inc.
	Sunbelt Financial Services
	Sunburst Financial Services, Inc. (2)
	Sun Finance Corporation
	Tillman Finance Company
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage of Mississippi (2)
	White System of Jackson, Inc.
Kosciusko	First Family Financial Services, Inc.
	Industrial Finance Corporation
	Personal Finance Corporation
Kosciusko	Republic Finance of Mississippi, Inc.
	State Financial Services
	Tower Loan of Mississippi, Inc.
	United Credit Corporation
Laurel	A B C Loans, Inc.
	Aetna Finance Company
	Central Credit Corporation
	City Finance Company
	Commercial Credit Corporation
	Credit Center of Laurel, Inc.
	Credit Center of South Laurel
	Fleet Finance, Inc.
	H.F.S. of Laurel, Inc.
	Laurel Loans, Inc.
	Manufacturers Hanover Consumer Services, Inc.
	Sears Consumer Financial Corporation (3)
	Southeastern Financial Services
	Tower Loan of Mississippi, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Manufacturers Hanover Consumer Services, Inc.
Long Beach	Sears Consumer Financial Corporation
Louisville	Credit Center of Louisville
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	Personal Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Lucedale	Personal Finance Company
	Singing River Mortgage Company
Macon	Crespino's, Inc.
	First Family Financial Services
Magee	Central Credit Corporation
	First Family Financial Services, Inc.
	Sun Finance Corporation of Magee
	United Credit Corporation of Magee
Magnolia	Lively Finance Company
McComb	C & F Financial Services
	Commercial Credit Corporation
	Credit Center of McComb, Inc.
	First Family Financial Services, Inc.

	Fleet Finance, Inc.
	Money Center, Inc.
	Republic Finance, Inc.
	Sears Consumer Financial Corporation (2)
	Sunbelt Financial Services
	United Companies Mortgage & Investment
Meridian	Aetna Finance Company
	Avco Financial Services of Mississippi, Inc.
	Beneficial Mississippi, Inc.
	Central Financial Services
	City Finance Company
	Commercial Credit Corporation
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Fidelity Financial Services, Inc.
	First Family Financial Services, Inc.
	Franklin Finance Corporation
	Guaranty Finance, Inc.
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Financial Services of Mississippi
	Loan, Inc.
	Manufacturers Hanover Consumer Services, Inc.
	Metro Loan Corporation
	Money, Inc.
	Queen City Finance Corporation
	Sears Consumer Financial Corporation
	Total Finance
	Town Finance Corporation
	United Companies Mortgage of Mississippi, Inc.
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Credit Center of Moss Point, Inc.
	Delwood Finance, Inc.
	First Family Financial Services
Natchez	Aetna Finance Company
	Associates Financial Services Company
	Beneficial Mississippi, Inc.
	Chrysler First Financial Services
	Credit Center of Natchez, Inc.
	Credithrift of America, Inc.
	First Fidelity Financial Services
	First Family Financial Services, Inc.
	Hartford Financial Services, Inc.
	Manufacturers Hanover Consumer Services, Inc.
	Sears Consumer Financial Corporation (2)
	Service Finance Corporation
Nettleton	Personal Finance Corporation

New Albany	Easy Finance of New Albany, Inc.
	First Family Financial Services, Inc.
	National Loans, Inc.
	Personal Finance Company
	Premium Payments
	Republic Finance, Inc.
	United Credit Corporation of New Albany
Newton	First Family Financial Services, Inc.
	Tower Finance Company, Inc.
Ocean Springs	Coast Financial Services, Inc.
	Ocean Springs Loan & Mortgage Company
	Sears Consumer Financial Corporation (2)
Okolona	City Finance Company
Olive Branch	City Finance Company
	National Loans, Inc.
	Personal Finance Company
Oxford	Allied Credit Corporation
	City Finance Company
	Commercial Credit Corporation
	First Dollar Finance, Inc.
	First Family Financial Services, Inc.
	National Loans, Inc.
	Oxford Loan & Finance Company
	Tower Loan of Mississippi, Inc.
Pascagoula	Aetna Finance Company
	Associates Financial Services Co.
	Beneficial Mississippi, Inc.
	City Finance Company
	Commercial Credit Corporation
	Commercial Securities Company
	Credit Center of Pascagoula, Inc.
	Culberson & Associates
	Fidelity Financial Services, Inc.
	First Mississippi Credit Corporation
	Fleet Finance, Inc.
	Home Mortgage Company, Inc.
	Landmark Financial Services
	Manufacturers Hanover Consumer Services, Inc.
	Mortgage Investment Service Corporation
	Sears Consumer Financial Corporation (4)
	Tower Loan of Mississippi, Inc.
Pearl	Central Credit Corporation
	Chrysler First Financial Services
	Credit Center, Inc.
	First Family Financial Services, Inc.
	Hoover Finance Company, Inc.
	M & F Financial Services
	Personal Finance Company
	Sears Consumer Financial Corporation (2)
	Sunbelt Financial Services
	Sunburst Financial Services, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal

Philadelphia	City Finance Company Credit Center of Philadelphia First Family Financial Services, Inc. Philadelphia Finance Corporation Talley Finance Company Tower Loan of Mississippi, Inc.
Picayune	Chrysler First Financial Services First Magnolia Credit, Inc. First Family Financial Services, Inc. First Guaranty Finance Harrison Financial Services Sears Consumer Financial Corporation Tower Loan of Mississippi, Inc.
Pontotoc	City Finance Company Gulfco Finance Company Peoples Finance Company Personal Finance Company
Port Gibson	Tower Loan of Mississippi, Inc.
Prentiss	Service Finance Corporation Stamps Guaranty Company
Quitman	Central Credit Corporation Central Financial Services, Inc. Quitman Financial Corporation
Richland	Land Loans, Ltd.
Ridgeland	Sears Consumer Financial Corporation
Ripley	Capitol Loans of Ripley, Inc. City Finance Company Personal Finance Company
Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company First Family Financial Services, Inc. Massey Loans, Inc. National Loans, Inc. Personal Finance Corporation Tower Loan of Mississippi, Inc.
Southaven	Avco Financial Services of Mississippi, Inc. Blazer Financial Services, Inc. Chrysler First Financial Services City Finance Company Commercial Credit Corporation Ford Motor Credit Company Manufacturers Hanover Consumer Services, Inc. National Loans, Inc. Norwest Financial Mississippi, Inc. Personal Finance Corporation Pioneer Credit Company Sears Consumer Financial Corporation (2) Southaven Loan & Investment Company
Starkville	City Finance Company Commercial Credit Corporation Credit Center of Starkville, Inc. First Family Financial Services, Inc. Personal Finance Company Sears Consumer Financial Corporation World Finance

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
First State Bank P. O. Box 506 Waynesboro 39367	Bank of Leakesville P. O. Box 468 Leakesville 39451	Buckatunna Branch Office Buckatunna Clara Branch Office Clara Multi Mart Branch Office P. O. Box 297 Lucedale 39452 State Line Branch Office P. O. Box 2778 State Line 39362	Northside Mini Bank Waynesboro
The Bank of Webb P. O. Box 188 Webb 38966			
Bank of Wiggins P. O. Box 67 Wiggins 39577		South Wiggins Branch Office Wiggins	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-In Teller Windows Within the State of Mississippi — (Continued)

PARENT BANK	BRANCH BANK(S)	BRANCH OFFICE(S)	DRIVE-IN TELLER WINDOW(S)
Bank of Winona P. O. Box 231 Winona 38967			Highway 15 Drive-In Winona
Commercial Bank P. O. Box 814 Woodville 39669			
Bank of Yazoo City P. O. Box 600 Yazoo City 39194		Lintonia Branch Office Yazoo City	

Has off premise electronic terminal.
Off premise electronic terminal.

Tunica	Tunica Loan Company, Inc.
Tupelo	Aetna Finance Company
	BESWA Finance, Inc.
	BESWA Finance, #2, Inc.
	Chrysler First Financial Services
	City Finance Company (2)
	Commercial Credit Corporation
	Credithrift of America, Inc.
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	First Family Financial Services, Inc.
	Fleet Finance, Inc.
	J.O.M. Finance
	Magnolia Financial, Inc.
	Manufacturers Hanover Consumer Services, Inc.
	National Loans, Inc.
	North Mississippi Finance Company
	Personal Finance Company (2)
	Republic Finance, Inc.
	Sears Consumer Financial Corporation (2)
	Security Mutual Finance Corporation
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
Union	Union Finance Company, Inc.
Verona	Easy Finance of Verona, Inc.
Vicksburg	Aetna Finance Company
	Battlefield Finance, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credit Center of Vicksburg, Inc.
	Fleet Finance, Inc.
	Sears Consumer Financial Corporation
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Water Valley	City Finance Company
	Gulfco Finance Company
Waynesboro	Central Credit Corporation
	Central Financial Services, Inc.
	City Finance Company
	First Family Financial Services, Inc.
	Tower Loan Brokers of Waynesboro
	Waynesboro Money Center
West Point	City Finance Company
	Credit Center of West Point, Inc.
	First Family Financial Services, Inc.
	Personal Finance Corporation
	Pioneer Credit Company
	Republic Finance, Inc.
	West Point Finance Company, Inc.
Winona	Fidelity Underwriter, Inc.
	First Family Financial Services, Inc.
	Gulfco Finance Company
	Mid-State Loan Company
Woodville	S W Loans, Inc.
Yazoo City	City Finance Company
	First Family Financial Services, Inc.
	Tower Loan of Mississippi, Inc.

MOTOR VEHICLE SALES FINANCE LICENSEES

Atlanta, Georgia	CFD II, Inc. Citicorp Acceptance Company, Inc. General Electric Credit Corporation Navistar Financial Corporation Paccar Financial Corporation
Baton Rouge, Louisiana	Citicorp Acceptance Company, Inc. General Motors Acceptance
Biloxi, Mississippi	BarclaysAmerican/Financial, Inc. Ford Motor Credit Company General Motors Acceptance Corporation Gulf Island Financial Corporation Mercury Finance Company of Mississippi Sawyer Motor Company, Inc.
Buchanan, Michigan	Clark Equipment Credit Corporation
Buffalo, New York	Marine Midland Automotive Financial (2)
Calhoun City, Mississippi	Automotive Finance Company, Inc.
Chicago, Illinois	Heller Financial, Inc.
Columbia, Mississippi	Fleet Finance, Inc.
Columbus, Mississippi	BarclaysAmerican/Financial, Inc. Fleet Finance, Inc.
Corinth, Mississippi	City Finance Company
Deerfield, Illinois	Deutsche Credit Corporation
Greenwood, Mississippi	General Motors Acceptance Corporation
Greenville, Mississippi	BarclaysAmerican/Financial, Inc. Credithrift of America, Inc. Fleet Finance, Inc. Ford Motor Credit Company Tri-State Finance
Gulfport, Mississippi	AVCO Financial Services of Mississippi, Inc. Chrysler First Financial Services Coast Contract Buyers Fleet Finance, Inc. Harrison Financial Services, Inc. Household Finance Corporation
Hattiesburg, Mississippi	BarclaysAmerican/Financial Inc. Chrysler First Financial Services Credithrift of America, Inc. First Guaranty Finance, Inc.
Houston, Texas	Citicorp Acceptance Company, Inc.
Indianola, Mississippi	Indianola Motor Company, Inc.
Jackson, Mississippi	AM Credit Corporation Associates Commercial Corporation AVCO Financial Services BarclaysAmerican/Financial, Inc. BMW Credit Corporation Chrysler Credit Corporation Chrysler First Financial Services C.I.T. Financial Services Corp. Credithrift of America Fleet Finance, Inc. Ford Motor Credit Company

	General Electric Credit Corporation
	General Motors Acceptance Corporation
	Green Tree Acceptance, Inc.
	M & M Auto Finance, Inc.
	Shelter Financial Services, Inc.
	VW Credit, Inc.
Jackson, Tennessee	BarclaysAmerican/Financial, Inc.
Kenner, Louisiana	Nissan Motor Acceptance
Laurel, Mississippi	Fleet Finance, Inc.
Louisville, Mississippi	Fleet Finance, Inc.
McComb, Mississippi	Eisworth Finance Corporation
	Fleet Finance, Inc.
Meadville, Mississippi	C & C Motors, Inc.
Memphis, Tennessee	AM Credit Corporation
	BarclaysAmerican/Financial, Inc.
	Chrysler Credit Corporation
	C.I.T. Financial Services Corporation
	The CIT Group/Equipment Financing
	Ford Motor Credit Company
	General Motors Acceptance Corporation
	Security Pacific Credit Corporation
	VW Credit, Inc.
Meridian, Mississippi	Fidelity Financial Services, Inc.
	G and L Credit Corporation
	General Motors Acceptance Corporation
	Money, Inc.
	Guaranty Finance, Inc.
Metairie, Louisiana	General Motors Acceptance Corporation
Mobile, Alabama	AM Credit Corporation
	Chrysler Credit Corporation
	VW Credit, Inc.
Natchez, Mississippi	Chrysler First Financial Services
New Orleans, Louisiana	The CIT Group/Equipment Financing
	General Motors Acceptance Corporation
Ocean Springs, Mississippi	Beck Enterprises, Inc.
Pascagoula, Mississippi	Fidelity Financial Services, inc.
	Fleet Finance, Inc.
Pearl, Mississippi	Chrysler First Financial Services
Picayune, Mississippi	Chrysler First Financial Services
	Harrison Financial Services, Inc.
Southaven, Mississippi	AVCO Financial Services
	Chrysler First Financial Services
	City Finance Company of Mississippi, Inc.
St. Louis, Missouri	Citicorp Acceptance Company, Inc.
Tupelo, Mississippi	Chrysler First Financial Services
	Credithrift of American, Inc.
	Fleet Finance, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corporation
Tuscaloosa, Alabama	Household Finance Corporation
Vicksburg, Mississippi	Fleet Finance, Inc.

STATE CHARTERED CREDIT UNIONS

Statement of Financial Condition as of December 31, 1986

Assets

Toal Loans	$ 106,464,035
Allowance For Loan Losses	1,266,907
Cash and Due From Banks	4,701,473
Investments	56,627,065
All Other Assets	2,803,465
Total Assets	$ 169,329,131

LIABILITIES AND EQUITY

Other Liabilities	$ 2,025,412
Share Accounts	154,423,428
Regular Reserves	5,482,952
Other Reserves	2,957,226
Undivided Earnings	4,440,113
Total Liabilities and Equity	$ 169,329,131

OUT-OF-STATE TRAVEL

Federal Reserve Meeting
Atlanta, Georgia

John Allison	362.49
Alan Turnbough	326.00
Jean Porter	326.00

Federal Reserve Meeting
New Orleans, Louisiana

Jean Porter	112.40

Independent Bankers of America Conference
Las Vegas, Nevada

John Allison	1,369.16

American Financial Services Independents Conference
Scottsdale, Arizona

Helen Napier	1,082.41
Jean Porter	1,060.51

FDIC Conferences and Board Meetings
Memphis, Tennessee

Alan Turnbough	496.19
Jean Porter	257.45
Lynn Mitchell	200.00

National Association of Consumer Credit Administrators
and American Financial Sevices Association Conferences
New York, New York

Jean Porter	1,396.48
Helen Napier	1,364.63
Lynn Mitchell	943.25
J. R. Childress	1,057.74

National Credit Union Administration Conference Washington, D.C.	
Terry Dodgen	137.00
American Bankers Association Conference San Francisco, California	
John Allison	2,255.71
Jean Porter	1,785.63
Mississippi Bankers Association Chief Executive Officers Conference Bermuda	
Jean Porter	1,546.28
Consumer Finance Association Regional Meeting Point Clear, Alabama	
Helen Napier	213.65
Jean Porter	225.70
Mississippi Bankers Association Legislative Trip Washington, D.C.	
Jean Porter	892.09
Bankruptcy Court Appearances Little Rock, Arkansas	
Paul Knighten	473.96
Billy Tannehill	189.91
FDIC/Federal Reserve Board Conference New Orleans, Louisiana	
John Allison	118.09
Alan Turnbough	89.74
Women Executives in State Government Meeting Tampa, Florida	
Jean Porter	850.63
Comptroller of Currency Conference Atlanta, Georgia	
Newton Ford	841.24
CSBS Convention Registration San Diego, California	
Jean Porter	350.00
Alan Turnbough	350.00
John Allison	350.00
	21,024.34

CREDIT UNIONS

Biloxi	Biloxi Municipal Credit Union	$ 2,424,235
Canton	MFI Credit Union	88,331
Clarksdale	Stephens-Adamson Employees Credit Union	108,178
Cleveland	Cleveland Government Employees Credit Union	16,474
Clinton	Mississippi College Employees Credit Union	371,926
Coffeeville	North Mississippi Methodist Credit Union	753,059
Columbus	Columbus Municipal Credit Union	3,640,876
Ellisville	Ellisville State School Employee Credit Union	1,067,700
	Jones E & M Credit Union	280,546
Greenville	Engineers Credit Union	196,085
Gulfport	Gulfport CBC Credit Union	7,161,805
	MISPOCO Employees Credit Union	323,056
Hattiesburg	Murray Envelope Employees Credit Union	304,725
	University of Southern Mississippi Credit Union	7,494,469
Horn Lake	Dover Elevator Credit Union	3,137,716
Indianola	The Lewis Grocer Company Employees Credit Union	1,084,321
Jackson	EPA Credit Union	4,283,032
	Entex Mississippi Credit Union	987,995
	Ergon Companies Credit Union	199,422
	IBEW Local #480 Credit Union	414,628
	Industrial Employees Credit Union	6,223,757
	Jackson ACCO Credit Union	1,468,397
	MVC Credit Union	270,334
	Mississippi Farm Bureau Employees Credit Union	3,377,168
	Mississippi Methodist Service Credit Union	1,516,811
	Mutual Benefit Fund Credit Union	581,852
	P B & F Credit Union	194,643
	Shippers Express Employees Credit Union	141,712
	Siemans Employees Credit Union	207,164
	State Offices Credit Union	2,271,356
	University Medical Center Credit Union	6,349,286
	Valley Gas Employees Credit Union	8,663,818
	Vickers Employees Credit Union	5,583,834
Laurel	Jones County Postal Credit Union	1,265,739
Meridian	Meridian ICG Credit Union	260,543
	Postal Credit Union	2,217,552
Mississippi State	Government Employees Credit Union	328,530
Moss Point	Moss Point Credit Union	345,433
Natchez	Natchez Adams Educators Credit Union	501,576
Newton	ESCO Newton Employees Credit Union	516,771
Pascagoula	Ingalls Employees Credit Union	39,850,899
	Jackson County Federal Employees Credit Union	1,011,087
	J C Hospital Systems Employees Credit Union	4,170,030
Pearl	Pearl Municipal Credit Union	122,746
Picayune	Pearl River Public Employees Credit Union	139,748
Raymond	Hinds Jr. College Credit Union	941,665
Redwood	Vickswood Credit Union	2,504,467
Rolling Fork	Sharkey-Issaquena Educators Credit Union	43,906
Tupelo	Delta International Credit Union	398,870

Vicksburg	Mutual Credit Union	36,488,154
	Vicksburg IC Credit Union	4,731,282
Wesson	Potter Employees Credit Union	305,878
West Point	Bryan Packing Employees Credit Union	1,756,720
	PLI Employees Credit Union	30,360
Yazoo City	St. Francis Community Credit Union	208,464

1986 - CREDIT UNION CHANGES

Columbus	Columbus Municipal Credit Union, converted from Federal to State Charter on March 1, 1986.
Hattiesburg	Hattiesburg Federal Employees Credit Union converted to a National Charter.
	South Mississippi Home Health merged into Sunbelt (Federal credit union) in Laurel.

LICENSEES
SALE OF CHECKS

American Express Travel Related Services Company, Inc.
BA Cheque Corporation
BankAmerica Corporation
Barclays Bank PLC
The Chase Manhattan Corporation
The Circle K Corporation
Citicorp
Citicorp Services, Inc.
Hart's Shopworth Food Store
K & B Money Order Corporation
Munford, Inc.
Republic Money Orders, Inc.
Travellers Cheque Associates United
Travelers Express Company, Inc.

DEPARTMENT OF BANKING AND SUPERVISION
P. O. Box 731
Jackson, Mississippi 39205-0731

For 9 SR1

Congressional Information Services
4520 East-West Highway
Bethesda, MD 20814